

1-1993

January 1993

Inland Empire Business Journal

Follow this and additional works at: <http://scholarworks.lib.csusb.edu/iebusinessjournal>



Part of the [Business Commons](#)

Recommended Citation

Inland Empire Business Journal, "January 1993" (1993). *Inland Empire Business Journal*. Paper 99.
<http://scholarworks.lib.csusb.edu/iebusinessjournal/99>

This Article is brought to you for free and open access by the John M. Pfau Library at CSUSB ScholarWorks. It has been accepted for inclusion in Inland Empire Business Journal by an authorized administrator of CSUSB ScholarWorks. For more information, please contact scholarworks@csusb.edu.

INLAND EMPIRE business journal

VOLUME 5, NUMBER 1

JANUARY 1993

INVITATION

DATE: Wednesday, January 13, 1993
TIME: Booth Display and Pre-registration
9 a.m.-10:15 p.m.
Luncheon/Conference 10:30 a.m.-2 p.m.
Networking Reception 2 p.m.-3 p.m.

LOCATION: Radisson Hotel
295 North "E" St.
San Bernardino, CA

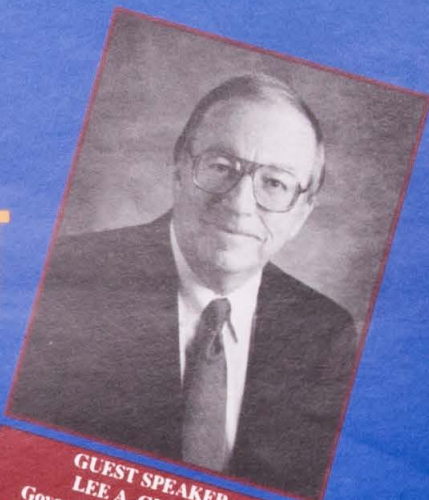
COST (includes lunch):
\$45.00 per Person

CALL FOR RESERVATIONS
(909) 391-1015

Focus

INLAND EMPIRE

ECONOMIC FORECAST



GUEST SPEAKER:
LEE A. GRISSOM
Governor Pete Wilson's Senior
Adviser for Economic Development

Health Care



Robert J. Funari
Corporate V.P.
Baxter International



MODERATOR
Senator Bill Leonard

Jobs or Flight



Barbara Cram Riordan
Supervisor, San
Bernardino County

The North
American Free
Trade Agreement
and the Inland
Empire



Julian Nava, Ph.D.
Former U.S.
Ambassador to
Mexico

1993 The Year of
the Settlement



D. Linn Wiley
President/CEO
Chino Valley Bank

So, California: It is
Not What it Used
to Be.



Jack Kyser,
Economist

Economic Fore-
casts for the
Coachella Valley



Hans Dubach, CPA
Owner, Publisher
Wheeler's Desert
Letter

Is There Life After
Death for Real
Estate?



Sanford R. Goodkin
Economist, Futurist

Growth Potential
for the High Desert



Alfred Gobar, Ph.D.
Assoc. Professor
Cal State Fullerton

1993

INLAND EMPIRE BUSINESS JOURNAL

"No one covers Inland Empire business like The Business Journal"

BULK RATE
U.S. POSTAGE
PAID
CHINO, CA
PERMIT NO. 243



BUILDING BLOCKS OF THE FUTURE

A division of the City of San Bernardino Economic Development Agency.
For more information contact Ann Harris, Executive Director, Main Street, Inc.,
290 North "D" Street, Suite 602, San Bernardino, CA 92401-1706, (909) 381-5037, Fax (909) 888-2576

Main Street

INLAND EMPIRE
Business Group Offers
Plan for Economic
Renewal 11

THE LISTS
Colleges & Universities 49
MBA/Exec. Programs 49
Charities 102

CLOSE-UP
Jay Kim 9

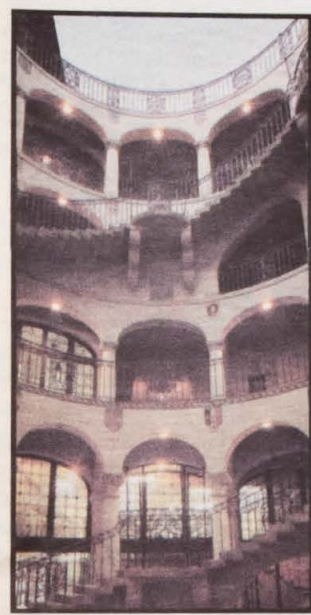
CORPORATE PROFILE
Riverside Community Hospital 6
Fox Colour 96

VOLUME 5, NUMBER 1

JANUARY 1993

\$2.00

Mission Inn Reopen for Business



Duane R. Roberts completed his whirlwind courtship of the Mission Inn on Dec. 24, 1992. Roberts closed escrow on the historic property, located in Riverside, six days after he planned to, and six days before he hoped to open it.

Roberts, through his new company, Historic Mission Inn Corp., signed all the necessary paperwork in Los Angeles. The signing followed an all-night meeting involving Roberts, his associates, the city, and representatives of the seller, Chemical Bank of New York.

Roberts bought the hotel for \$15.6 million. Riverside and its redevelopment agency gave Roberts about \$2.1 million, loaned him \$1.75 million and leased space from him at the Inn for the Mission Inn Foundation and museum for about \$1.26 million. The city also will spend \$440,000 to relocate the foundation and museum and stabilize the hotel's annex.

Riverside Assistant City Manager Robert C. Wales, a 23-year city employee, called the Mission Inn sale "the most difficult transaction I have ever been involved in." Δ

Randall D. White has been appointed by Gov. Pete Wilson to the Municipal Court for the Desert Judicial District. White, formerly a senior deputy district attorney in Indio, lives in Palm Springs. Δ

At Deadline

Baseball returns to San Bernardino—David G. Elmore, a businessman from Manhattan Beach, purchased, for \$1.4 million, a 95 percent interest in the Salinas Spurs. Elmore then, on Dec. 23, signed a lease for the team to play its 1993 season at Fisacini Field. Elmore hopes to rename the team the San Bernardino Spirit and is hoping to purchase that name from Hank Stickney who is owner of the Rancho Cucamonga Quakes. Δ

First Federal Savings and Loan Association in San Bernardino raised \$3.3 million in its first stock offering according to its president Jerry Miller. First Federal sold 328,296 shares at \$10 each between Nov. 12 and Dec. 30, 1992. Δ

1992 Lockheed Leads Norton Redevelopment



Lockheed Commercial Aircraft Center, Inc. (LCAC), located at Norton, has positioned itself to support the 747 maintenance market, with future plans for diversification into other Boeing aircraft maintenance, including B757s and B767s, as these fleets mature. LCAC joins an impressive network of established Lockheed maintenance and aviation support companies.

ECONOMIC FORECAST 1993 A YEAR OF SLOW RECOVERY

Experts who study the Southern California economy agree that 1993 will be a year of slow recovery with improvement seen by midyear. Larry P. Arnn president of the Claremont Institute says, "I think we will see growth in regional economic activity,

but it's just going to be slower and lower in this area than the rest of the country." Arnn sees several years of hard times before Southern California has a robust recovery. Arnn cites the reasons—"While not new, they're a

Please See Page 109

The Mission Inn - Yesterday's Past and Tomorrow's Future

A time span of 89 years is for most, more than a lifetime. The Mission Inn in Riverside, however, is an exception. After its birth in 1903, it enjoyed 86 years of elegance. During the last 7 1/2 years, the hotel stayed in a coma, until it was given new life on Dec. 30, 1992 by Duane Roberts.

Roberts, who was born in Burbank, planted his roots in Riverside County at the age of six. Roberts is founder and chairman of Entrepreneurial Capital Corp., a privately held flagship, which acts as a holding company and merchant banker for various businesses and investments. His latest venture, the Historic Mission Corp. is Roberts ninth company and only com-

merically owned property in Riverside County.

The historic 300,000 sq. ft. structure has hosted such dignitaries such as Presidents Teddy Roosevelt, Nixon and Reagan. The oldest, still-standing portion of the building, the "Mission Wing," dates back to 1902. On the south side of the lobby lies the "Presidential Lounge," so named because Roosevelt slept there when it was a hotel room in 1903.

So far, about 50 of the hotel's 200 rooms are open for guests who pay \$80 to \$130 per night. Although most of the hotel remains under wraps until late March or early April, beauty and eccentricity characterize the parts open to the public.

The Mission Inn's operators, Windsor Hotel Company, hopes to attract more than just passing interest in the hotel. Windsor's vice chairmen, Carlos Lopes and Eric Prevette, see possibilities tailored to what locals want: a wine club, afternoon teas on weekends, vintners' dinners twice a month, with gourmet food, and the latest wine offerings and visiting renowned chefs. Δ

Takeout: 1992 Year End in Review

Special section Page 25-88

This Month in the Inland Empire Business Journal

1993 Economic Forecast for San Bernardino 7

The county should see accelerated growth in the 90s and be a logical choice for residential, industrial and commercial development.

Lagging Behind the National Recovery 10

The area's economy, mired with high unemployment, continues to lag behind encouraging signs nationwide.

Business Group Offers Plan for Economic Renewal 11

Five principles for fiscal stimulus that will not

endanger long-term growth.

The Resolutions for a Profitable New Year 12

Improve the profitability of your business and make resolutions for the well-being of your company.

Economy Looking Up in the Coachella Valley 13

The area looks to tourism to drive the economy, with hotel room sales, air travel and real estate developments, leading the way.

Bank Improvement Act: Biting the Hand that Feeds the Economy 18

The new banking law,

FDICIA, is full of red tape and may have adverse affects on small businesses.

Riverside County's Future in 1993 20

Transportation and tourism remain key to the

county's economic progress.

First Land Parcel Sold at Agua Mansa Industrial Center 89

Establishing a recycling center at this Riverside County site helps to define

the direction of future development.

Impact of the North American Free Trade Accord 98

The local region has great potential in manufacturing and products for Canada and Mexico.

Also

Advertising, Marketing & Public Relations 90

Ask the California Venture Forum 91

Bankruptcies 107

Chamber Happenings 103

Classified 104

Corporate Profile: Riverside Community Hospital 6

Corporate Profile: Fox Colour Default Notices 106

Editorial Calendar for 1993 48

Editorial Page 8

Executives on the Move 97

IEBJ Close-Up: Jay Kim 9

Lists: Charities 102 Colleges and

Universities 49

MBA/Executive Programs 49

Summary of Lists 21

Manager's Bookshelf 14

New Business Listings 108

People, Places, Events 100

Pro and Con 8

Real Estate Focus 21

Restaurant & Entertainment Guide 94

Weekend Time Out 99

About the Cover

Welcome to 1993. This issue features our 1993 Inland Empire Economic Forecast and a review of 1992. If you do business in the Inland Empire, 1993 will be a year of slow recovery and strategic planning!

A special thanks goes out to the featured presenters of the

1993 Inland Empire Economic Forecast: Robert Funari of Baxter International, Linn Wiley of Chino Valley Bank, Jack Kyser of the Economic Development Corporation of Los Angeles County, Hans DuBach of Wheeler's Desert Letter, Supervisor Barbara Riordan of San Bernardino County, Julian Nava Ph.D., Sanford Goodkin and Alfred Gobar Ph.D. Senator Bill Leonard will act as modera-

tor.

Hear the most inclusive update—what you can expect from the essential economic issues facing you—the Inland Empire business executive. Do not miss the forecast conference to be held Jan. 13, 1993, from 9 a.m. to 3 p.m. For information and registration, call (909) 391-1015. Δ

Front cover separations by Fox Colour (909) 981-5050.

Quote of the Month

An economist is an expert who will know tomorrow why the things he predicted yesterday didn't happen.
-Earl Wilson

Vol. V, No. 1 January 1993 -- Inland Empire Business Journal is published monthly by Daily Planet Publishing, Inc., 305 Sacramento Place, Ontario, CA 91764. Bulk rate U.S. postage paid, Chino, CA, permit No. 243. Send address changes to: Inland Empire Business Journal, Circulation Dept., 305 Sacramento Place, Ontario, CA 91764.

FOR SUBSCRIBER SERVICE: Call (909) 391-1015. \$2.00 a copy, \$24.00 one year, \$42.00 two years.

90% Financing for Commercial Buildings

A Partial List of Customers Who Have Reaped the Economic Benefits of Owning Their Own Commercial Building

Southwest School & Office Supply
\$1,000,000
SBA
Real Estate Financing Provided By
Western Community Bank

WCB

Vlach Industries, Inc.
\$566,500
SBA
Real Estate Financing Provided By
Western Community Bank

WCB

Elba Diamond Co., Inc.
\$760,530
SBA
Real Estate Financing Provided By
Western Community Bank

WCB

Specialty Screw, Inc.
\$626,040
SBA
Real Estate Financing Provided By
Western Community Bank

WCB

YOUR NAME HERE

Mary's Tot Stop
\$147,000
SBA
Real Estate Financing Provided By
Western Community Bank

WCB

Western Community Bank is the Inland Empire SBA Expert.

Our SBA real estate purchase program offers the following:

- Up to 90% financing • Fully amortized (NO balloon)
- Great rates • Low fees • Prompt response

Call us today to learn more.

Western Community Bank SBA Department

1-800-969-4SBA

GOLDEN TRIANGLE SURGICENTER

The **smart** choice for quality health care.

As southwest Riverside County's only freestanding, multispecialty outpatient surgery center, Golden Triangle SurgiCenter offers affordable, high quality same day surgical services—on a cost effective, outpatient basis.

The Center maintains an ongoing commitment towards the containment of health care costs, and provides the same superior levels of patient care and medical technology found in the hospital setting—but at substantially lower rates. Today, over 60% of all surgical procedures are routinely performed on a safe, cost effective outpatient basis. Physicians, corporate decision makers and patients alike are all making smart choices, and choosing same day surgery for a variety of reasons—most notably its short length of stay, lower cost and emphasis placed on patient care and safety.

ARTHROSCOPIC, ENDOSCOPIC AND LAPAROSCOPIC INSTRUMENTATION • LASER CAPABILITIES • MEDICARE CERTIFIED, STATE LICENSED • EQUIPPED FOR SHORT STAY SURGERIES, INCLUDING LAPAROSCOPIC CHOLECYSTECTOMY

The Center maintains three hospital-quality, fully equipped operating rooms equipped with state-of-the-art instrumentation, an endoscopy treatment suite, sophisticated recovery facilities and special pediatric facilities. Patients are cared for by an experienced surgical team comprised of certified, licensed specialists. As a recognized health care provider organization, Golden Triangle SurgiCenter would like to play an active role in the reduction of your personal and corporate health care costs. We invite you to contact our Patient Resources Coordinator today to request a brochure outlining our scope of same day surgical services:

1-800-698-0013

25405 Hancock Avenue, Suite 103
Murrieta, California 92562-5964



No one covers
Inland Empire
Business like the
Business Journal

business journal

business journal
Book of Lists

For Advertising Information Contact Doug Tucker (909) 391-1015

Corporate Profile

Riverside Community Hospital (RCH) today is much different than when it was first founded in 1901 by a group of local physicians. At 365 beds, RCH is one of the largest acute care hospitals in the Inland Empire and offers a full range of services, from obstetrics and intensive care to cardiac surgery and home health.

Like many hospitals in Southern California, Riverside Community Hospital keeps abreast of technological advances to better

"As a non-profit hospital, our revenues go right back into our operations so that we can continue to provide the best health care to our community."

serve its patients. But unlike some organizations which see high-tech as a substitute for personalized care, RCH works to combine new technology with old-fashioned patient care.

The new RCH president and CEO, Peter E. Makowski enumerated several reasons why Riverside Community Hospital has become the hospital of choice for many people in Riverside and Moreno Valley. "RCH has a quality medical staff, a comprehensive range of services to offer to our community and a very qualified and caring hospital staff," stated Makowski. "We provide the extra effort that makes a patient's stay at RCH as pleasant and comfortable as possible."

The Family BIRTHplace is an example of such a commitment. Riverside Community Hospital is the only private hospital in the city to offer private LDR (Labor-Delivery-Recovery) rooms and family suites. Each of the 11 LDRs are decorated with soft colors and home-like furnishings, yet are equipped with the most modern medical equipment.

For high-risk pregnancies, perinatal services are available on a 24-hour basis and the Neonatal Intensive Care Unit is staffed with specially trained neonatologists,

nurses and respiratory therapists. The eight family suites are lovely, private rooms that allow parents, siblings and grandparents to bond with the new baby.

The HeartCare Center is another specialty program offered by the hospital. RCH's cardiac catheterization laboratories house the most advanced medical equipment available. In fact, RCH has been named the Demonstration Site for the western United States. The full range of inpatient and outpatient cardiovascular services have been provided since 1985. "Our patients can

stay in town to receive their health care services," informed Makowski. "This means a lot to them and to their families."

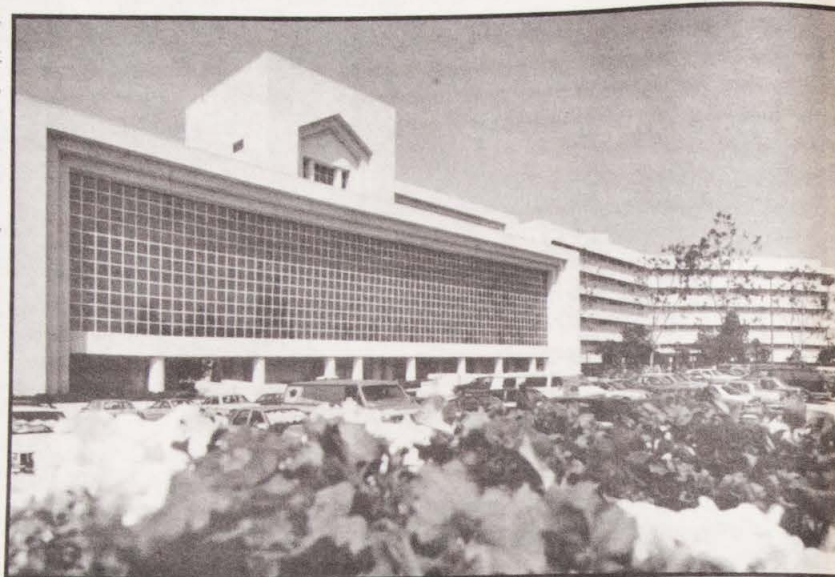
In the few months since Makowski was named RCH's president, he has kept busy by getting to know the community, its business leadership and the different constituencies and customer groups. "RCH maintains a positive reputation as the premier hospital in our service area," stated Makowski.

"I've received many telephone calls from former patients who just wanted me to know that they consider RCH their hospital. That's what this is all about. RCH is here for our community. As a non-profit hospital, our revenues go right

back into our operations so that we can continue to provide the best health care to our community."

When asked what factors will drive the hospital's success, Makowski immediately responded with one word: quality. "When it is all said and done, quality of care is what really matters. The community deserves high quality care, the employers will demand it for their employees and the medical insurance plans will want to see it measured. RCH is positioned to respond to these

Riverside Community Hospital



Riverside Community Hospital is a full-service, acute care hospital located in the downtown section of Riverside. Pictured above is the Critical Care Tower, adjacent to the main hospital building.

demands. We have a comprehensive program which measures our quality outcomes, and we also use patient satisfaction surveys to obtain feedback from our patients."

What are the results? The hospital has some of the best patient outcomes in the area. The credit for this accomplishment, Makowski says, goes directly to the medical and hospital staff. "I feel very fortunate that we have

"They want to and should make informed decisions about their choice of doctors and hospitals. It is our responsibility to teach them what questions to ask in order to make those decisions."

such dedicated and highly skilled professionals who have chosen to work at RCH."

The work, however, does not stop there. Makowski has several short-term goals that he wants to accomplish. "One of my first

responsibilities is to make sure that the hospital is in a good financial position," informed Makowski. "RCH has had a tough year, but things are already on an upswing. We've had a very good fourth quarter and we expect 1993 to be a good year for us."

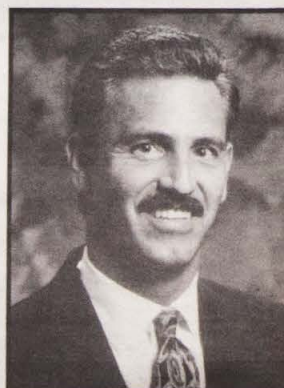
Another of Makowski's short-term goals as president/CEO, is to develop a new strategic plan for the hospital. "I work directly with the medical staff and the board of directors to determine where this organization should be in the next three to five years,"

said Makowski.

Of course, some things will not change. "RCH will remain the hospital of choice for many in our community," said Makowski. "We will continue to provide high quality patient care. We will continue to provide this care cost-effectively. People will insist on being admitted to RCH. The consumers are becoming very well-educated about health care."

"They want to and should make informed decisions about their choice of doctors and hospitals," Makowski added. "It is our responsibility to teach them what questions to ask in order to make those decisions."

The American Hospital Association has published a brochure that addresses this issue. It is called, "How to Choose a Hospital." For a free copy, call the RCH public relations office at (909) 788-3530. Δ



Riverside Community Hospital's new president/CEO, Peter E. Makowski, emphasizes high quality patient care and customer service.

1993 Economic Forecast for San Bernardino

By Barbara Cram Riordan, Supervisor
Third District, San Bernardino Board of
Supervisors

Despite the current recession, the economic and unemployment outlook for San Bernardino looks good, with projections by the state of California calling for steady growth exceeding 30 percent between 1989 and 1996.

San Bernardino County lies directly in the path of accelerated growth as development continues to spread westward from highly urbanized neighboring coastal areas. This natural occurrence, combined with government incentive programs and improved local infrastructure, will make San Bernardino County a frequent and logical choice for quality residential, commercial and industrial development.

Although temporarily slowed by a static national economy, San Bernardino County remains strong and, with the onset of more favorable conditions, will resume the unprecedented growth that characterized the region during the late 1980s.

The county's strength primarily results from four basic factors: prox-

Although temporarily slowed by a static national economy, San Bernardino County remains strong and will resume the unprecedented growth that characterized the region during the late 1980s.

imity to the greater Los Angeles market, reasonable priced land, excellent transportation systems and a skilled available workforce. These elements were, in large part, responsible for the Inland Empire ranking as the nation's seventh fastest growing region in the late 1980s; and now, combined with several new incentive programs, are certain to continue this trend throughout the 90s and beyond.

The Agua Mansa Enterprise Zone, recognized by California in 1986, is a cooperative undertaking by the counties of San Bernardino and Riverside and the cities of Colton, Rialto and Riverside. Through its special designation, the

9,800-acre enterprise zone offers an attractive combination of tax credits, employment incentives, and streamlined permit processing designed to stimulate commercial and industrial development. To date, some 41 new businesses have taken advantage of the program, creating more than 400 new jobs.

A recently issued \$16 million Mello Roos Community Facilities District Bond has produced infrastructure financing to provide complete off-site

improvements throughout a 300-acre industrial area. As a result, this promises to become one of the county's leading manufacturing and employment centers of the near future.

Cooperative efforts by local economic development agencies and elected officials to promote the Inland Empire help to produce new job and investment opportunities. These efforts succeeded in having Norton Air Force Base selected as one of the finalists for a future Defense Finance and

Accounting Services (DFAS) center.

If the Norton AFB site is selected by the U.S. Department of Defense, the DFAS center, which employs 4,000, would inject about \$135 million annually into our regional economy and offset over 50 percent of the economic loss due to Norton's imminent closure.

Positive efforts like these, coupled with the inherent economic strength of the region, will go a long way toward fueling San Bernardino County's economy in 1993. Δ

HELP PROTECT YOUR EMPLOYEES' RETIREMENT SAVINGS.

What your employees don't know about the new rollover laws can hurt them. A full 20% of your employees' retirement savings could be withheld when they leave your company.

With the right information, you can help your employees avoid the substantial new withholding requirements.

Our Special Rollover Kit Makes It Easy.

Wells Fargo has developed a special kit that will make it easy for you to explain all the options to your staff, as you are required to do under the new law. It clearly describes the best ways they can protect their hard-earned money by rolling their savings over directly into another qualified retirement plan or IRA.

Wells Fargo is one of the largest IRA banks in the country, with 140 years of experience helping to protect our customers' retirement savings. Call for our free rollover kit today at **1-800-TELL IRA** (1-800-835-5472).



WELLS FARGO BANK

The rules concerning distributions from qualified plans are complex and continue to be revised. Please check with your tax or legal advisor for advice specific to your situation.

© 1992, WFBNA

Member FDIC



1993

ECONOMIC FORECAST



Editorial

Yes on Palm Springs Gaming

Hilton Hotel's Marc Grossman has said about gambling, "Gaming has become an accepted form of entertainment and while some gaming destinations have suffered, others have done well." The Agua Caliente Indian Nation in Palm Springs has recently selected Caesars World Inc. to build and oper-

ate a \$20 million casino on their reservation at Palm Springs. City, state, county and federal regulatory and license agencies should all expedite approval of this project which can and will bring jobs, tourists and economic gain to Palm Springs and the surrounding cities of the Coachella Valley. Δ

1993 The Year of Norton

The success of the conversion of Norton Air Force Base into a civilian commercial center is the foundation for the economic future of the city of San Bernardino and its neighbor cities.

The mild recovery projected for 1993 can become an economic boom in 1994-1995 if Norton's future is planned effectively.

The San Bernardino Sun recently reported that Swen Larson, chairperson of the San Bernardino International Airport Authority, stated that interest in Norton is so strong that redevelopers might be forced to turn away firms wishing to locate at Norton.

"The last two weeks have been very encouraging," said Larson. "Pretty soon we might get to the point that we'll have to get selective." These are pretty strong statements when only a few months ago there was great concern regarding attracting strong companies to Norton.

The political jockeying at Norton must end. County Supervisor Jerry Eaves and Loma Linda Councilman Elmer Digneo, who together co-chair the Inland Valley Development Agency, must bring strong leadership and stability to the agency. Norton redevelopment must not be allowed to fail. The YEAR OF NORTON must be 1993. Δ

Year in Review

At the Inland Empire Business Journal, our top priority is to focus on economic and business topics that effect the Inland Empire area. The year 1992 may not have been a great year, and, yes, the Inland Empire was still in a recession; however, in

many Inland Empire cities there was growth and positive economic gain. We present in this issue a special "take out" section entitled, "Year in Review—Business and Cities" which presents the positive of 1992. We trust you will read it with interest. Δ

INLAND EMPIRE business journal

"No one covers Inland Empire business like the Business Journal"

PUBLISHED BY:
Daily Planet Publishing, Inc.
MANAGING EDITOR
Ingrid Anthony

BOARD CHAIRMAN
William Anthony
EXECUTIVE VICE-PRESIDENT
Douglas W. Tucker

PUBLISHER'S ADVISORY BOARD

Julian Nava, Ph.D., Former U.S. Ambassador to Mexico
David Porter, Ph.D. Dean School of Business Cal. State San Bernardino
D. Linn Wiley, CEO, Chino Valley Bank
Bruce Juell, Chairman Sheraton Riverside Hotel
Barbara L. Crouch, Dir. Inland Empire Merchants & Manufacturers Assoc.
Ann Harris, Executive Director San Bernardino Main Street, Inc.
Sheila Brown, General Manager KCKC AM Radio/KBON FM Radio
James E. Taylor, President-CEO Inter Valley Health Plan
Bruce Holden, Saxon, Dean, Mason, Brewer & Kincannon Law Firm
Ronald W. Eaves, Dean College of Business, California State Polytechnic University, Pomona
William (Bill) T. Powers, Senior Vice President/Regional Administrator, Eldorado Bank

CORRESPONDENTS AND COLUMNISTS

Dana Calderwood
Steven Holt
Julius Loeser
Julian Nava, PhD
Lyman Stucky
Kay Cenicerio
Hal Horne
Ray Maghroori, PhD
Barbara Cram Riordan
Robert Gardner
Bruce Holden
Jerry Mead
Bill Ruh

THE INLAND EMPIRE BUSINESS JOURNAL STAFF

Assistant Editor: Lawrence P. Shield
Vice President, Marketing Admin: Petra Tucker
Special Projects Director: Rebecca Gordon
Art Director: Terry Smith
Production Artist: Kenneth Wessel, Sidney Mason
Special Correspondents: Leonard Goymerac
Circulation: Don Guenzler
Administrative Assistant: Ann Bones
Photographers: David Rolfe

Pro and Con

Get the Facts on Eagle Mountain

By Bart R. Singletary

As strange as it may sound, environmentalists and business people have recently united to support a development project. Mine Reclamation Corporation's (MRC) proposed Eagle Mountain Landfill and Recycling Center has generated a wide base of support from groups whose interests are not usually compatible.

However, the array of benefits Eagle Mountain has to offer, both economic and environmental, has led dozens of groups to endorse the proposed landfill. The reason these groups are supporting Eagle Mountain is simple: they have studied the facts.

The facts note that Eagle Mountain Landfill and Recycling Center will generate new jobs and revenues for Riverside County; will operate at an ideal location; will be a model waste-by-rail operation designed to protect the environment; and will help solve our waste disposal crisis.

What is Eagle Mountain?

Landfills have traditionally received lots of bad publicity. Nobody wants them, and yet everybody uses them. What needs to be underscored and understood about landfills, though, is that they handle a necessary public service and can actually stimulate an economy.

Eagle Mountain reads like a textbook on how to properly design and site a landfill project. It will be located at an environmentally superior site, in Kaiser Steel's abandoned iron ore mine, 87 miles east of Palm Springs, and will accept

Please See Page 97

Eagle Mountain Landfill Opposition Coalition

By Robert E. Roman, Jr.

Common sense should tell us that any project that hauls 20,000 tons of garbage every day for 100 years from its urban source through the renowned resort communities of the Palm Springs area will ultimately prove detrimental to our tourism-dependent industries.

Let us look at just one prime example, the second-home industry—an integral component of the Coachella Valley's tourism-based economy. The Eagle Mountain garbage train project, or any other proposed waste-by-rail project which would transport vast quantities of Southern California waste through the Coachella Valley, is certainly not going to be a selling point to prospective second-home buyers.

Those buyers originally came to the Coachella Valley as vacationing tourists, and if they perceive that their original reasons for coming here have been compromised, they will not likely return to the area and invest in a home. The reasons for purchasing a home typically include our clean air and the perception of this region as a remote desert retreat, unsullied by the elements of urban encroachment.

In addition, the trash projects could threaten the property value and resale prospects of a great number of premium country club homes in proximity to the garbage corridor. The substantially increased train traffic particularly, with its diesel emissions and noise pollution, would necessarily stagnate or lower those values.

A potential buyer of a new or used home will want to be convinced that they invest in a financially secure real estate market, where their investment will be protected from projects that detract from the overall attractiveness and value of the region.

Should any of the trash train projects become a reality, then we will be living in a violated resort community. By law, real estate brokers are obligated to disclose to potential buyers, projects that could impact the quality of life in a particular area. The Eagle Mountain Landfill proposal will certainly become a nagging detail that will get caught in the throat of anyone who sells the Palm Springs area as the ultimate resort market to live, work and play. Δ

The Inland Empire Business Journal is published monthly by Daily Planet Publishing, Inc. Offices are located at 305 Sacramento Place, Ontario, CA 91764, phone: (909) 391-1015. Information in the Inland Empire Business Journal is deemed to be reliable, but the accuracy of this information cannot be guaranteed. The management of the Inland Empire Business Journal does not promote or encourage the use of any product or service advertised herein for any purpose whatsoever. Neither the information nor any opinion, which may be expressed herein, constitutes an endorsement, or solicitation, for any purpose, or for the purchase or sale of any security. "Inland Empire Business Journal" trademark registered in the U.S. Patent Office ©1988 by Daily Planet Publishing, Inc. All rights reserved. Reproduction in whole, or in part, without written permission, is prohibited. Manuscripts or artwork submitted to the Inland Empire Business Journal for publication should be accompanied by self-addressed return envelope with correct postage. The publisher assumes no responsibility for their return. Opinions expressed in commentaries are those of the author, and not necessarily those of the Inland Empire Business Journal. Subscription payment must accompany all orders for the monthly journal or annual Book of Lists. Copyright © 1992 Daily Planet Publishing, Inc.

I.E.B.J. Close-Up: Jay Kim



A closer look...

Full Name: Jay Kim.

Age: 53

Occupation: United States Congressman.

Family: Married with three children.

Hobbies: Golf

Favorite Restaurant: Rosa's (Ontario)

Last Book Read: Washington: Wasting the People's Money

Last Vacation: Palm Springs

We need to see how the existing programs can be worked to help business, and expand the programs that will benefit small business owners.

Jay Kim resides in Diamond Bar. He and his wife June have two sons and a daughter. Kim graduated from the University of Southern California and owns JAYKIM Engineering with headquarters in Diamond Bar.

IEBJ: How did you get started in politics?

Kim: I got started shortly after Diamond Bar—my home—was incorporated as a city. One of our incumbent councilmembers had vacated his seat to run for another office. Several of my friends and neighbors approached me and asked me if I was interested in running for office.

They indicated that my experience as the owner of a business in the city, and my involvement in the planning commission from my days in San Dimas were valuable assets to a new community. It seemed like a good opportunity to put to use in government some of the common sense that I learned as a businessperson.

IEBJ: What did you do then?

Kim: After much consideration, and talking things over with my family, I did a survey and decided that I would make a run for it. When the results were in, I came out as the top vote getter.

IEBJ: That is pretty good for your first time in a political contest, but what made you decide to run for U.S. Congress?

Kim: A new district—the 41st Congressional—was created due to reapportionment. Again, several of my friends and neighbors approached me and asked me if I would be interested in running. They said that a businessman would be a good choice.

I did have some ideas of what I wanted done, because while serving as a councilmember, I saw how the process works, and I saw some ways to become more involved to benefit the people. Well, I took a survey, and having good results, I looked at the direction our nation was heading.

It seemed, in my estimation, that career politicians were becoming out of touch with the people. As a businessman, I knew just how hard things were becoming. Very few politicians seemed interested in the small, local business person.

IEBJ: What are some of the specific items that you plan to address while in Congress?

Kim: I wanted to be on public works from day one. My background and expertise in engineering are perfect. I saw that my district needs to have some of those problems addressed. The lack of proper freeways and the integration to a mass transit system needs to be addressed.

We must expand our airport, but we need the infrastructure first. Our infrastructure is in bad shape, and we must make improvements. We need to have a water reclamation system since water is one of our most precious resources. My background enables me to carefully scrutinize the process. Everybody wants to be on public works. A few years ago no one was interested.

Some of those folks see public works as a pork barrel for their district. I want to make sure that every dollar spent on Public Works is actually needed and beneficial, and that they won't waste money. Another committee that I wanted to be on was the small business committee.

IEBJ: Why is that?

Kim: That is easy. As a small busi-

ness person I know what a business goes through. I know their needs, and I wanted to be able to address those needs. We need to see how the existing programs can be worked to help business, and expand the programs that will benefit small business owners.

IEBJ: Why expand programs?

Kim: It is the small business owner who is the innovator, the one who creates jobs. If you give them the tools to keep business moving, you create jobs—private sector jobs. I also want to look into the SBA and SBA assisted programs to make certain that those dollars are going to benefit the small business owner. I will make certain that they are spent wisely and effectively.

IEBJ: How have the changes in the defense and defense-related economy impacted your district?

Kim: My district had one defense employer and that was General Dynamics—now Hughes. I talked with them early on to see if we could stop the relocation to Arizona. They are now looking at things and seeing what portions can stay in the Inland Empire, and if some of the displaced workers can be reassigned to other

divisions. Some things we can do, but we must improve the climate for business. Ridiculous, redundant regulations have hurt business.

IEBJ: How have they hurt business?

Kim: Government has become hostile to business—the job generator. That is why businesses are leaving. The situation needs to change. We need to approach things as they do in other nations, with business being a full partner with the government.

IEBJ: Anything specific?

Kim: Well, in the Hughes/General Dynamics case, we can look at enterprise zones. With enterprise zones, an employer gains tax credits, and the capital gains taxes are reduced from 28 percent to 14 percent.

We need to give the private sector the incentives to help re-train workers. I don't believe in federal training programs, but rather in training programs conducted by the business owner, the one who really knows where the jobs are. Let's give that person the tax credits and incentives to help train the workforce of the future.

IEBJ: What are your thoughts about the Inland Empire?

Kim: The Inland Empire is the future center of our economy. There is no way to expand but to the Inland Empire. Look at Los Angeles. We don't want a repeat of that. We have learned a lot from that experience. This is where I have built my home and business, because of the quality of life. I don't want to see that changed.

IEBJ: You have an aggressive agenda. Any parting thoughts?

Kim: I want to emphasize that the economy and education are my top priorities. In fact, my Chief-of-Staff Sandra Garner is a school teacher and Les Johnson, who has also joined my staff, is the resident of the Chino School Board. There are no professional politicians here, only people with the expertise in education who can help and advise me.

I will have an office in the Chino/Ontario portion of the district, one in the Yorba Linda portion, and one on the 5th floor of the Cannon Building in Washington, D.C. Δ

Lagging Behind the National Recovery

While October saw clues of national business readings pointing upward, the local economy has offered no indications of recovery.

Economists predict the Inland Empire will take longer than other parts of the country to rebound from the recession. San Bernardino County's jobless rate rose to 9.9 percent in October, the state Employment Development Department reported on Dec. 2, according to J. L. Sullivan of the Daily Bulletin. The area's economy continues to lag behind encouraging signs nationwide.

While October saw clues of national business readings pointing upward, the local economy has offered no indications of recovery. The October jobless rate climbed from 9.7 percent in September and 7.9 percent a year earlier, providing a stark illustration that the county faces greater challenges for an economic revival.

The latest Employment Development

In the San Bernardino Valley, the predicted job gains will most likely occur in the government sector. Cutbacks will happen in construction, non-durable goods, manufacturing and services, according to the Manpower survey.

ment report showed 62,400 unemployed residents in San Bernardino County. The number of jobless jumped by 1,500 from a month earlier, while the county's

labor force grew by 2,800.

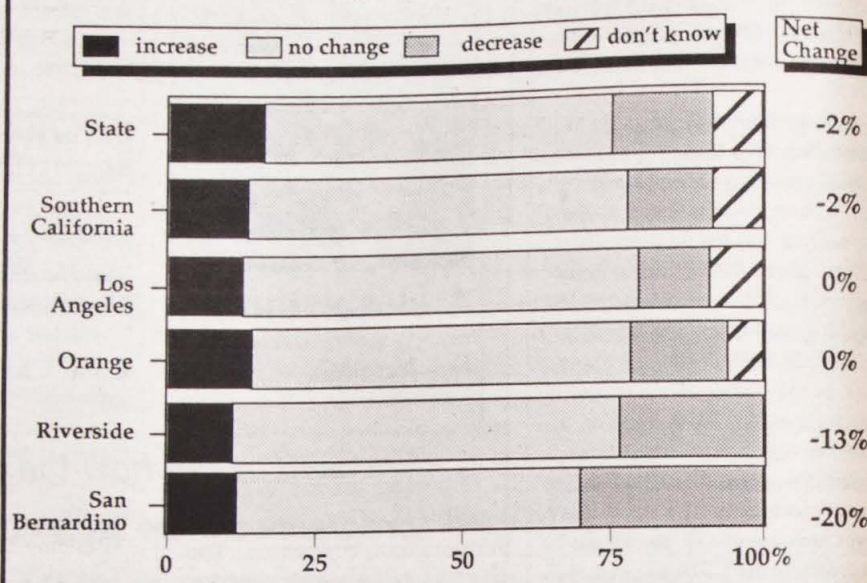
The 733,500 total jobs reported in the two-county region during October shows a loss of 14,500 positions in the past year, and 22,900 lost jobs since October 1990—a 3 percent drop. The increase of 1,700 jobs in October from this area consisted mainly of lower-paying service industry positions or was tied to seasonal fluctuations.

The San Bernardino-Riverside region tallied 589,000 service industry jobs in October, up 5,200 from a month earlier but trailing year ago figures by 6,800.

"The area is gaining retail sales jobs, but unfortunately those are low-paying jobs," said Connie Lau, a labor analyst with the Employment Development Department. "We're losing high-paying jobs and gaining low-paying jobs."

Other employment sectors continued to shed workers in October, with construction dropping 900 jobs from a month earlier and manufacturers employing 400 fewer workers. According to Lau, the unemployment figures for the region are distorted due to many residents from the region who work in other counties. They still

1st QUARTER EMPLOYMENT OUTLOOK
Percentage of employers who plan to change or maintain the size of their workforce during the first quarter of 1993.
(Jan.-Feb.-March)



file to collect unemployment benefits close to home, which changes the statistics.

Harriet Fox, manager of the Employment Development Department office in Ontario—which also serves Upland, Rancho Cucamonga, Montclair and Chino—said new unemployment claims totaled 3,320 in November, down by only 40 from the previous month. (Local Employment Development Department offices tabulate claims totals well before county and regional figures become available.)

"We haven't seen much fluctuation in either direction," noted Fox. "It's staying steady—maybe it's bottoming out." She also sees a trend toward service sector employment in the region.

"The new business coming in is retail," Fox observed. "They're not necessarily minimum wage, but are considered low-paying." She said that holiday employment is expected to give some jobless in the area a temporary boost, adding that employers are able to tap the local labor pool selectively.

According to John Whitehair of the Sun, a Manpower Inc. survey found that 10 percent of San Bernardino Valley companies and businesses plan to add employees in January-March 1993, while 30 percent predicted that they will lay

off workers.

The future of all of Southern California looks a little better, however, with 13 percent of the surveyed firms planning to add employees in the first quarter of next year. At the same time, 15 percent forecast a decrease, according to the survey.

Evelyn Wilcox, president of the San Bernardino Manpower Inc. office, said that firms remain reluctant to expand until the state's business climate improves. "It's not favorable to business," remarked Wilcox. She cited a burdensome workers' compensation system and other regulatory headaches as deterrents to expanding businesses.

In the San Bernardino Valley, the predicted job gains will most likely occur in the government sector. Cutbacks will happen in construction, non-durable goods, manufacturing and services, according to the Manpower survey.

Nationwide, the job outlook is expected to improve in the first quarter of 1993, according to the study by Milwaukee-based Manpower Inc. Some economists predict a rebound from the recession will occur first on the East Coast and follow later on the West Coast. Δ

Business Group Offers Plan for Economic Renewal Five Principles for Fiscal Stimulus That Won't Endanger Long-Term Growth

A group of top business leaders offered the new administration and Congress a blueprint for guiding the nation out of recession and rebuilding a high-growth economy. The report from the nonpartisan Committee for Economic Development (CED) outlines a comprehensive economic program from a national business group aimed at restoring both short- and long-term economic growth.

The study, "Restoring Prosperity: Budget Choices for Economic Growth," urges that any fiscal stimulus measures aimed at short-term recovery be compatible with raising long-term economic growth. Actions that increase the federal budget deficit in the long-term or promote consumption rather than investment pose a grave risk, according to the CED.

"We cannot emphasize too strongly our conviction that raising long-term growth must be the nation's top priority," according to the report. For the last 20 years, slow economic growth has depressed American wages, eroded living standards, hindered government provision of public services, and diminished the United States' ability to compete abroad.

But immediate and long-term measures need not conflict. The CED report offers five principles to guide any short-term stimulus program:

1. Stimulus programs must be temporary, or their future financing must be guaranteed in the same legislation, so that the deficit does not rise in the long term.
2. Stimulus and long-term deficit reduction measures should be legislated in a single program to establish fiscal credibility and prevent an adverse financial market reaction.
3. Deficit reduction should be phased in on a timetable consistent with economic recovery. Slow recovery might delay implementation, but should not prevent the enactment of a deficit reduction program.
4. Stimulus should emphasize private and public investments, not consumption. For this reason, CED does not favor personal income tax

cuts. However, an investment tax credit for long-term growth, could also be structured to provide some short-term stimulus.

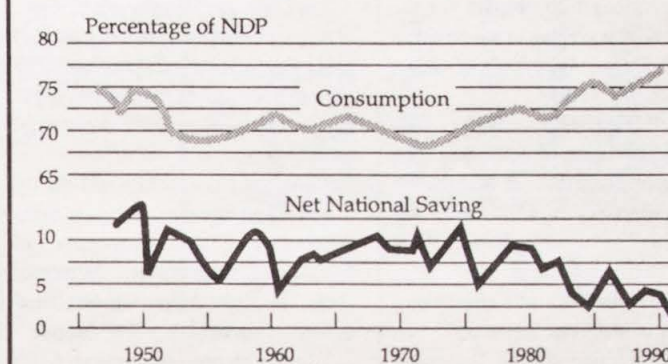
5. Public expenditures should raise the nation's future productive capacity — such as improvements in education, worker training, physical infrastructure, and our science and technology base. Such expenditures should be accelerated where feasible to provide some short-term stimulus.

Improving Long-Term Growth

While the recession has been painful, CED believes that the far more serious problem rests in the slowdown of economic growth since the early 1970s, which has held down real wages and eroded business competitiveness. Ultimately, this long-term slowdown will cost more and last longer than the recession.

According to the report, the recession has cost roughly \$220 billion, or \$875 per person annually, in lost production and income for several years. The longer-term

Private Consumption and Net National Saving
1947-1991, as a percentage of net domestic product



could go toward investment in future output. "The United States," according to the CED, "is in effect 'eating its seed corn' — that is, reducing tomorrow's harvest for today's consumption."

Building future prosperity rests on raising productivity, the primary engine of economic growth. According to the report, "Productivity growth is quite simply the most important long-run determinant of a country's economic strength," since only rising productivity can produce rising incomes

years. Such apparently small annual changes are nearly invisible as they pass," reports the CED. "However, the power of compounding means that these small differences cumulate over decades to become huge differences in economic capacity and wealth. For example, if U.S. productivity growth over the past century had been at the 1980's average rate of 1 percent per year instead of 2 percent, our living standards would roughly match those of Thailand or Brazil."

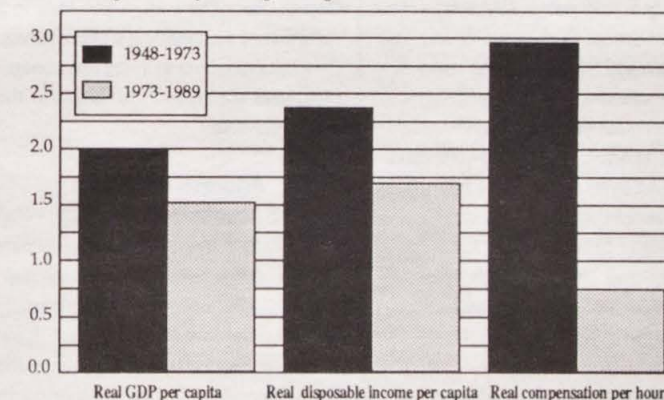
"Productivity growth is not handed to us on a silver platter," the report cautions. Rising productivity growth requires increased investment, and continued high investment requires a high national saving rate. However, the United States has consumed far too much and saved and invested too little. In the quarter century immediately following World War II, productivity grew at nearly 3 percent per year. Meanwhile, productivity growth since 1973 has run about 1 percent.

Restoring Prosperity warns that the reduction in productivity growth, national saving, and investment may become cumulative. Slow growth may generate slower growth in a vicious circle of decline. Families whose real earnings begin to fall may try to protect their standards of living by consuming more of their incomes and saving less.

At the same time, political demands for reduced taxes or increased services may rise as income growth slows, thereby

Please See Page 93

Comparison of Growth Rates of Several Measures of Economic Performance
Average annual percentage change



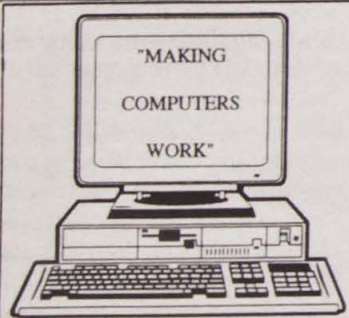
Note: To avoid cyclic distortions, 1990-1991 data have been omitted. Real Compensation per hour deflated by CPI-U-XI after 1966. Source: U.S. Department of Commerce and Labor.

slowdown in growth, however, now costs us \$1.4 trillion, or \$5,400 per person, every year, and this cost will continue to increase after the recession is over if nothing is done.

Slow economic growth relates to our overconsumption and under-saving and underinvestment. In particular, the federal budget deficit absorbs a huge chunk of the nation's saving which otherwise

and living standards. Restoring Prosperity notes that, "The productivity slowdown that began in the early 1970s has put downward pressure on many people's incomes. . . If it is not reversed, income growth will continue to slow."

The United States has averaged just over 2 percent annual productivity growth over the last 100



Personal Computer Training

Our services include:

- Training on-site, or at our facilities in Chino and Newport Beach
- Custom group or personalized one-on-one training
- Skills assessment

We train popular DOS, Windows, Word Processing, Spreadsheet, Database, and Graphics applications.

For a class schedule and registration information, call: (714) 966-1180

Business Information Solutions Inc.

A Full-Service Computer Resource Center

Health Insurance Reform Creates Chaos for Buyers

Consumers need to plan carefully amid industry changes mandated by California Legislature in 1992

By Hal Horne

Chaos in the marketplace will result from recently enacted California health insurance reforms unless consumers begin to prepare for the changes now, according to the president of the California Association of Health Underwriters (CAHU).

Alan S. Katz, who heads the 2,000-member association of health insurance agents and brokers, said that carrier reforms mandated by California's AB 1672 which takes effect July 1, 1993, have created "a sea change in the insurance marketplace that will affect every purchaser of health care insurance."

Katz said that among the many reforms of AB 1672, the three that most affect consumers are 1) the guaranteed

acceptance provision, 2) the limits on future rate increases and 3) limitations on insurance companies' ability to restrict coverage for pre-existing conditions.

Under the guaranteed acceptance provision, for example, all small groups that apply for any health care plan offered by any carrier are guaranteed that their application will be accepted and coverage issued.

"Insurance companies are busily examining all their plans in light of these reforms," Katz said. "Consumers will find a very different market in the months ahead. New plan designs will be offered and some existing plans will be dropped."

"For example, traditional \$100 deductible indemnity plans could become as rare as basic HMO (health maintenance

organization) plans become common," showed Katz. "For many consumers, rates will go up while for others, access to health care coverage will dramatically increase."

Katz said that other changes may also happen before July 1. "The Clinton administration has made health care reform their top domestic issue, and recently, the Health Insurance Association of America, which represents companies, announced their support for universal coverage."

"In California, organizations like CAHU will be working for cost containment provisions to reduce the high cost of medical care, for that is ultimately the only way to permanently reduce the cost of health care coverage," continued Katz.

"These factors will undoubtedly further complicate the market."

According to Katz, "Consumers and especially the small businesses most affected by AB 1672, need to begin planning now for how to deal with these changes." Katz believes that health insurance brokers and agents are the best source for consumers who want to understand the changes.

"Agents, especially those that belong to groups such as CAHU, receive up-to-date information and education on these changes and their effects to better serve our clients," Katz concluded. "I would tell any small business owner to contact his or her agent today."

Alan Katz may be reached at 818-348-1200. Δ

Ten Resolutions for a Profitable New Year

By Rebecca C. Brundage, CPA, Partner
Singer, Lewak, Greenbaum & Goldstein,
CPAs and Management Consultants

For many of us, New Year's Eve provides an opportunity for a big celebration, followed by New Year's Day with football, parades and junk food. On Jan. 2, we go back to work, and it is "business as usual." Why have "business as usual?"

You have a tremendous opportunity to improve the profitability of your business, and the beginning of a new year is the best time to implement new ideas. Typically, we make New Year's resolutions for our personal well-being. Why not make some New Year's resolutions for the well-being of our company?

To be successful, resolutions must be limited in quantity, have measurable results, and be assigned a time frame in which they will be met. Limit the number of New Year's resolutions to one or two items, and make them the top priority in management's focus.

Selecting more than two resolutions diminishes the focus, confuses the priorities, and ultimately destroys the follow-through. Once you have accomplished your New Year's resolutions, throw a mid-year party and start implementing a new set of resolutions.

The final step is selecting your New Year's resolutions. Listed below are series of thought-provoking ideas that you can easily implement and should help improve your profitability:

Improve Efficiency

In the 1990s, we have seen the advent of fewer customers and more competitors. As a result, prices become slashed. In

order to be competitive, you need to be the low-cost producer. Review your company's hierarchy and eliminate any unnecessary management layers. Work with your management team and employees to see how you can improve efficiency and reduce costs.

Strengthen Credit Procedures

We used to assume that we would get paid for merchandise delivered or work performed. That is no longer the case. Strengthen your policies regarding who you will accept as a customer and how much you will follow up on the customer's credit worthiness.

Understand your customers' accounts payable systems. Strengthen your collection procedures, and have a collections expert review your procedures with your staff. Many businesses have failed due to late payments or nonpayment from customers than from any other cause. Do not let it happen to you.

Seek Out Joint Venture Partners

In these times of rapidly advancing technology and limited capital, strategic joint venture partners can significantly enhance a company's profitability.

Control Inventory

The old joke says, "What's the one asset that grows in good times and bad?" In these days of limited capital, you cannot afford to over invest in inventory. Accept losses in older lines and turn inventory into cash. Controlling inventory levels is not that difficult, but takes a properly designed computer system and management's con-

sistent attention.

Enhance Management Reporting Systems

Does your expected level of gross profit always come in a little lower than expected? If so, the likely culprit may be your costing or estimating systems. With the advance of technology, many good, cost-effective software choices become available. Consider upgrading your systems.

Most managers read too little information, the wrong information or too much information. The bottom line ends in a reduction of management's effectiveness. Establish procedures to insure that management sees the right information at the appropriate time.

Address or Update Succession Planning

Many business owners procrastinate with succession planning. Succession planning is of vital importance to your family and your employees, and you are doing them a disservice by not addressing the issue immediately. Because circumstances change, it is important to review the succession plan every two to three years. Due to the recession, now is a great time to have your company appraised, especially if you plan on giving parts of it to family as gifts.

Improve the Budget Process

Many businesses go through the motions of preparing overhead and operational budgets. Other businesses ignore budgets altogether. Question every assumption. Review the largest expense categories today. Monitor actual versus budget and manage the variances. You would not build a house that didn't have

blueprints. Do not run your company in the same way.

Strengthen Your Professional Team

The business climate is complicated. It is critical to have a team of professionals who exhibit knowledge and imagination in your business. Your team of professionals should include a lawyer, an accountant, an insurance agent and a banker.

Improve Cash Management Policies

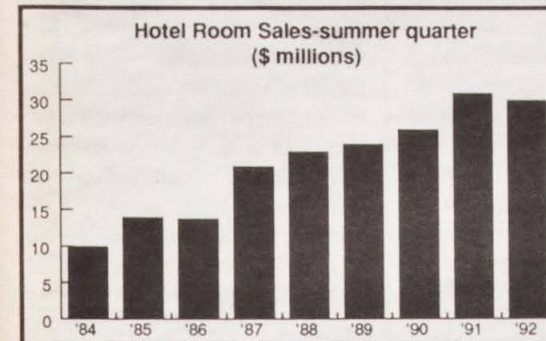
Strong cash management does not need to be time consuming. It does, however, need to be constant. Review your cash management policies and procedures for ways to improve your liquidity. Use vendor terms as a source of inexpensive financing. Consider selling unused assets to generate cash.

Prepare or Update Your Business Plan

A business plan documents a company's current position and strategies to improve its position. All of us have a number of strategies in our heads that never get followed through, because these ideas are not put in writing and communicated to the management team along with deadlines that match the plans. A written business plan is one of the strongest tools available for improving your profitability. For those who require bonding, a business plan is the most powerful tool for maximizing your success with bonding underwriters.

Improving your profitability takes a conscious effort. It does not just happen. Make your New Year's resolutions now, and you will have that much more to celebrate next New Year's Eve. Δ

Economy Looking Up in the Coachella Valley



Reprinted with permission from Wheeler's Desert Letter, Volume 34 No. 21

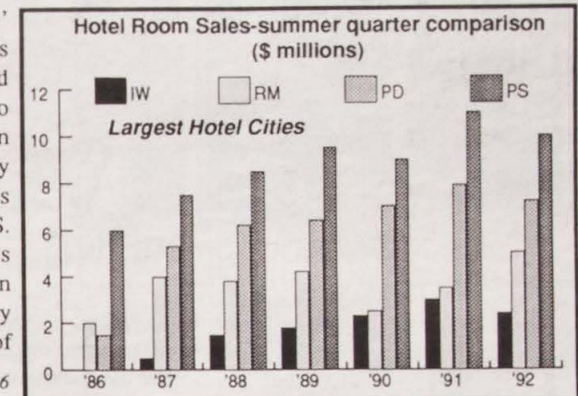
to \$28.3 million.

Mirage—due to the opening of Westin Mission Hills Resort.

• Rancho Mirage's room sales were up 41 percent for the quarter to \$4.78 million. Year to date sales increased 49 percent

Indian Wells' hotel room sales are understated for '92 due to seizure of Indian Wells Hotel by U.S. Customs Service and I.R.S. Some bed taxes have not been collected by city due to seizure of

Please See Page 16



WHY YOUR COMPANY SHOULD SWITCH BANKS NOW.

Does your bank still know who you are? Do they know your company, its objectives and financial goals? Have they offered to help you with those goals? Have they set up a personal account team for your business needs?

Maybe it's time you looked into Foothill Independent Bank. When it comes to servicing your business needs, we will exceed your expectations. While other banks are making you feel like a number, we could be helping you build a sound and profitable business. We simplified the complicated loan process by setting up a "Small Business Lending Center." By just calling the Center you can find out if you qualify for long term, low cost, Government Guaranteed SBA Business Loans. We even include simple services like not bouncing your accidental overdrafts, Saturday Banking, Extended Hours and drive up tellers. Over the years, our unique mix of products and services has launched us to become one of the most secure banks in the country.

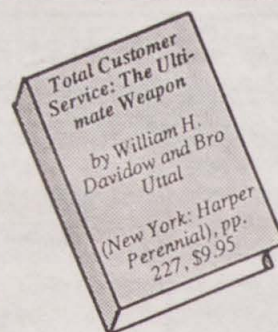
The Bauer Financial Reports gave us a "☆☆☆☆" rating. This identifies us as one of the strongest commercial banks in the United States. And... American Banker Magazine rated us the "20th most profitable bank in America." Isn't this the kind of bank you want helping with your bottom line?

If your current bank doesn't offer all the above services or it doesn't make the top of the financial reports, maybe it's time to change to Foothill Independent Bank. Call one of our branches below for details on these and other services. MEMBER FDIC

FOOTHILL INDEPENDENT BANK
Striving to exceed your expectations

Glendora Main Branch (818) 963-8551 • Upland (714) 981-8611 • Claremont (714) 621-0519 • Irwindale (818) 814-1441
Ontario (714) 947-1126 • Rancho Cucamonga (714) 980-4331 • Walnut (714) 594-9940 • West Covina (818) 967-7389

Manager's Bookshelf



Service for Survival

By
Ray Maghroori, Ph.D., Associate Dean
Graduate School of Management
University of California, Riverside

The thesis of *Total Customer Service: The Ultimate Weapon* by William H. Davidow and Bro. Utal is simple: There is a serious customer service problem in the business world today and the way companies respond to this crisis will determine whether or not they will survive the next decade. Total customer service is the ultimate weapon for survival in today's marketplace.

As the authors see it, "a customer service crisis is building throughout the business world, and most managers don't know it. Even those who do, seldom understand how to cope. The price of their ignorance will be high: by the 1990s, thousands of businesses will be shaken and even shattered by their inability to render effective customer service. The spoils will go to those few companies that both perceive the crisis and learn how to out-service their competitors." (p. 1)

Customer service has always been important. However, a few changes in today's business environment make it extremely crucial. First, there is a lot more competition today. The global marketplace has increased the number of competitors in every sector of the economy.

From the automobile industry to home electronics, to micro processors, to the banking and insurance markets, customers can now make choices among a wide range of manufacturers and vendors. They will do business with those that not only can provide them with the best price and quality, but also with the best service.

This increase in competition has also created a group of customers who have little loyalty to vendors, producers or manufacturers. They will change their business associations quickly if their needs and expectations are not satisfied.

Finally, we now have a much more sophisticated consumer who demands a lot more from the producers of goods and services. Whether one is a corporate user of products or simply an average consumer of goods and services, there is a continuous and rising demand for service.

The rising expectations regarding service have been accentuated by the spill-over effect from one sector to the other: when we receive satisfactory service from one company, we then require it from other entities from which we receive products or services. If you can call American Express 24 hours a day, seven days a week in order to correct a billing mistake, you then come to expect the same type of service when you call your local bank to complain about problems with your monthly statement.

As Davidow and Utal point out, "Service standards keep rising. As competitors render better and better service, customers become more demanding. Their expectations grow. When every company's service is shoddy, doing a few things well can earn you a reputation as the customer's savior. But when a competitor emerges from the pack as a service leader, you have to do a lot more things right. Suddenly, achieving service leadership costs more and takes longer." (p. xxii)

It is extremely important for business firms to develop an aggressive and proactive service strategy. As the authors report, customers "are searching for opportunities to get even. They don't tell the retailers, manufacturers and service providers that they have served them poorly — they tell their friends and colleagues. As the bad word passes along, it creates a time bomb." (p. xviii)

Having correctly underscored the importance of the customer service in the early chapters of the book, the authors devote the main part of *Total Customer Service* to concrete suggestions for improving customer service. They propose a six-point plan for a complete customer service program: The plan includes:

- * Devise a service strategy.
- * Get top managers' total and unequivocal support for service.
- * Develop a plan for motivating and training employees.
- * Design products and services that make good customer service possible.
- * Invest in service infrastructure.
- * Monitor and measure achievement

of customer service goals.

Davidow and Utal realize the cost and difficulties of implementing their plans. "Finally, we came to realize that providing outstanding service is incredibly difficult, a far greater challenge than achieving leadership in technology, cost or quality. You can't begin tackling the problem until your business is doing everything else right, from R&D through distribution. Becoming a service leader takes more than good general management. It calls for making profound changes in the way you operate. It often requires building a new, service-oriented culture. The task is daunting for effective companies and impossible for ones that

are floundering." (p. xix)

Not much of an option remains if business organizations want to survive in the extremely competitive global markets. "Customer service...is a potent competitive weapon in every business. Service leaders almost always seem to dominate their industries, both in sales growth and profitability; service laggards end up at the bottom of the heap." (p. xvii) In the long run, "service leaders will destroy service followers." Thus a commitment to total customer service is not just an option but a necessity if one wants to stay in business in the coming decade. Δ

Banking Crisis - Another Dinosaur

By Richard Jett
California State Bank

Politicians and occasionally self-appointed experts continue to believe that predicting doom will make them important. Of course, it does not help when the media publishes their rhetoric and thus gives these prophets of doom credibility. Only a few months ago, even Ross Perot felt it would help his presidential aspirations if he predicted a banking crisis come late December. We now know it did not help him and, hopefully, it was because the public is not as naive as he and his fellow politicians would like us to be.

No banking crisis occurred last year or will in 1993, regardless of the political scene. This does not mean that some banks will not fail, be closed, merged and/or sold. All of this will happen, but our system of federal deposit insurance and tough banking regulators will be able to handle the challenge, just as they have these past few years.

Most importantly, remember not that the insurance fund has been stained but that it has been sufficient to meet the deposit insurance needs even beyond the \$100,000 limits. It has done so only with premiums paid by the insured banks, just as it was supposed to do. I do not mean to down play the seriousness of the situation nor infer that taxpayers are not paying the bill in the end.

For the truth is, there is no free lunch. All benefits have a cost which is paid for by those who pay the bills. In the instance of FDIC insurance, all bank customers, stockholders, and employees indirectly pay the cost of the program. Do not miss the key element. This one government program works.

Other factors show that the banking industry will not suffer a crisis similar to the savings and loans. First of all, the tough regulation of banks did not

just begin last year. I have been in banking for over 30 years and have always experienced more thorough and tougher examinations than the savings and loans encountered.

Furthermore, banking has never been allowed to have the broad range of non-banking powers given to the savings and loans about seven years ago. Banks have always had more diversified loan portfolios. Banks have also been setting aside loan loss reserves for at least 30 years.

The list continues. The banking industry for over 50 years has had one of the strongest and most successful educational systems of any industry, the American Institute of Banking. Thousands of bankers have received specialized education through A.I.B. as well as over a dozen graduate level banking schoolsheld every year throughout the United States. We have supported the Robert Morris Associates and Bank Administration Institute, two national organizations whose sole objective is advanced banking education.

This results in a banking system that works and has survived one of modern history's more severe economical downturns. The system will continue to survive. Casualties will happen, but you can avoid their consequences by knowing your bank. Size is not as important as the quality of your bank's assets and management. Review your bank's annual report and quarterly updates.

Ask your banker some of the same questions he or she asks you when you inquire about a loan. I have never heard of an overnight bank failure. They take a long time to transpire. The number of good banks far exceeds the few with problems, so you have abundant choices and, barring some unforeseen catastrophic event, another banking crisis will not occur. Δ

Federal Deficit on the Minds of the Nation's Wealthy

The nation's growing budget deficit is the key economic concern faced by the United States, according to a survey conducted for the Private Bank at Bank of Boston. The survey of some of the nation's wealthiest people revealed habits and attitudes in a number of areas, including investment philosophy, philanthropy and economic issues.

The survey found that 69 percent of the 200 participants said the recent recession had no significant impact on their lifestyle, although 60 percent did say they preferred lower-risk investments these days.

An independent research firm recently conducted a sampling of 200 individuals from the top 1 percent of the nation's wealth for the Private Bank. They earn more than \$250,000 per year or own more than \$1 million in assets.

"This is just one way to keep current with our clients' thinking," said Susan P. Haney, president of the Private Bank. "We don't survey our actual clients, but by using a refined list and an outside research firm, we are able to gather a variety of information that provides insight into our clients' financial needs."

Conservative Investment Strategies

The survey found a lion's share of assets dedicated to individual equities (28 percent), with individual fixed income securities (19 percent), real estate (14 percent), mutual funds (10 percent) and cash or cash equivalents (10 percent) next in preference.

Nearly five out of nine surveyed said they have not altered investment strategy over the past few years, largely because the majority, 70 percent, said they are not concerned about funding their lifestyle through

investments. The group was evenly split between capital preservation (45 percent) and capital growth (42 percent) as their most important investment objective. Only 12 percent cited maximizing current income as their prime investment objective.

As might be expected, age clearly became a differentiator between investment strategies. Sixty-one percent of those over 65 identified capital preservation as their prime investment goal, compared to the 30 percent of the 40-54 age group. The younger group said capital growth was their priority, 59 percent, compared to the 23 percent of those over age 65 who considered it important.

Inherited Wealth a Differentiator

In several areas of the survey, those who said they had inherited most of their wealth stood out in contrast to those who identified positions as corporate executives, professionals or business owners as the source of their wealth. For example, capital preservation was important to 56 percent of those with inherited wealth; capital growth was the priority for most other groups.

The bulk of the inherited wealth, 44 percent, was invested in individual equities, compared to 28 percent for the group as a whole. Then, the holdings of the inherited wealth group dropped below the entire sampling in the areas of individual fixed income securities, real estate, mutual fund, and business ownership.

"At first this seems surprising, but in fact it's fairly typical," said Edward G. Riley Jr., the Private Bank's chief investment officer. "This pattern includes three general profiles. One, is a person who views their inheritance as a windfall and continues living on their usual income. A second pattern is the per-

son who has inherited so much money that the interest provides enough income that the beneficiary doesn't have to worry."

Active Philanthropists

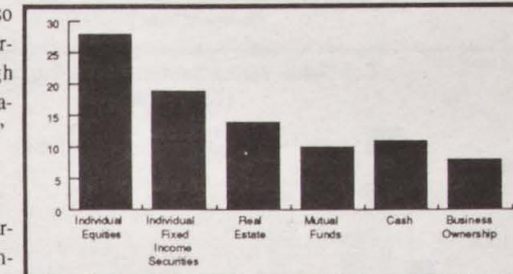
Participants in the survey characterized themselves as active philanthropists, with 80 percent saying they give up to 10 percent of their income to charitable causes. In fact, one woman said she donated up to 100 percent of her income to philanthropic causes. Educational institutions, social service organizations and religious organizations benefited equally from these high net worth donors, which follows national trends.

Beyond the religious and social service categories, where about 62 percent of men and women allocated funds, the donations diverged when classified by sex. More than half of women donate to the arts, compared with 39 percent of men, and 43 percent of women provide financial support to environmental causes, compared with 22 percent of men. However, 65 percent of men say they give to educational institutions, compared with 49 percent of women.

Economic Issues

Participants also identified the nation's most important economic issue. The nation's deficit/a balanced budget was the key concern for 45 percent surveyed; 20 percent said lack of economic growth; 8 percent said taxes on capital gains; 7 percent said unemployment/jobs; and lack of international competitiveness was mentioned by 3 percent of the participants.

"We think this, as well as the philan-



thropic trends, confirms what we've seen in our experience for a long time," Haney concluded. "Although this group may not suffer as harshly from tough economic times as most Americans, they are no less concerned with the nation's financial direction. I think it's noteworthy that with all the talk about capital gains taxes and their impact on the wealthy, that wasn't a significant concern with this group."

Estate Planning

Not surprisingly, for a group that demonstrated significant concern with investing and assets, three-fourths said they have an estate plan. But within the remaining 25 percent who do not, there were some interesting groups: 45 percent of the women, 44 percent of the inherited wealth and 41 percent of the professionals. In contrast, 85 percent of those over 65 or retired have an estate plan.

People said they start developing an estate plan around the age of 44. The prime reasons given for establishing a plan included concern over a spouse's ability to carry on after a partner's death, 62 percent; reducing estate taxes, 53 percent; assuring financial stability for children, 45 percent; assuring an orderly transition of assets, 27 percent; avoiding the disruption of probate, 10 percent, and planning for the sale or continued management of business, 9 percent. Δ

Slow to Recover

By Bill Ruh

Although recent reports indicate that the nation is pulling out of the economic slump, economists, bankers and financial institutions indicate that the Inland Empire and neighboring Orange County will not see better times for about a year.

Reports issued by First Interstate Bank, California State University Fullerton and Chapman University point to the historical fact that Southern California lags the U.S. economy by about a year, and that a recovering from two-years of back-to-back job losses will not be easy. The findings conclude:

- * Household incomes will decline due to households losing a job or having their work hours cut.
- * Personal income growth will remain

below its recent trend of 7-8 percent.

*Taxable sales will continue to decline. With fewer jobs, less money is available to spend. This could mean the delay of some much awaited shopping malls and auto centers planned for Inland Empire communities.

* Industry and business restructuring will continue through 1993, with the end result being a loss in net jobs.

* Residential real estate prices will continue to fall. People will not begin to buy homes until they feel secure in their jobs, and until they believe that real job creation exists. In addition, the declining home prices have undermined consumer confidence in the residential real estate market. The Federal Reserve further underscored the lack of consumer confidence when they reported on Dec. 9 that demand for home equity

loans was particularly weak in the region. These loans have been traditionally used to finance car purchases, vacations and other types of consumer spending.

* Unemployment will remain at about 8-9 percent for another year. Initially labor force growth will out-pace employment growth, maintaining the unemployment rate at a high level, perhaps even with some rise for a short period of time.

* Revenue shortfalls as a result of the state's weak economy almost guarantee that next year's budget will incorporate further cuts—signaling bad news for local municipalities and governmental agencies.

In spite of these economic reports, all news is not entirely gloom and doom for the Inland Empire.

* The signing of the North American Free Trade Accord will have significant impact

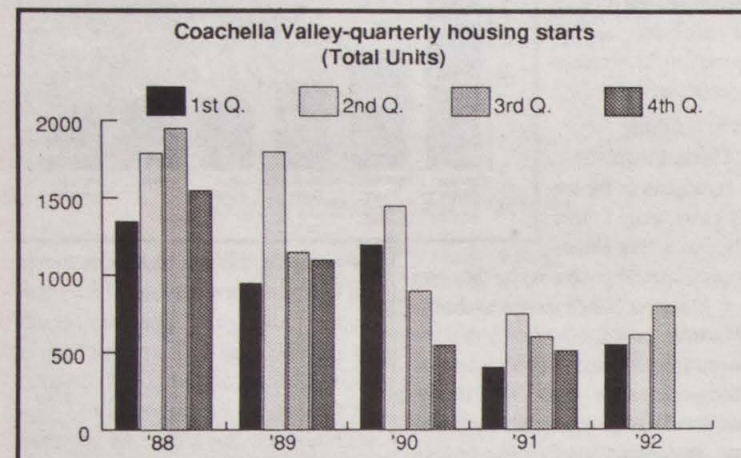
on the Inland Empire economy. With its proximity to markets in Mexico and Latin America, the Inland Empire will benefit from those growth opportunities as trade with those regions is expected to expand faster than those of Europe and other U.S. partners.

* The stimulative effects of lower interest rates, fading memories of earthquakes and civil disturbances combined with strong foreign currencies will attract more visitors to the region, pointing to good news for hotel/motel operators, restaurants and related industries.

As these factors settle in, Wells Fargo and First Interstate Bank have targeted a regional recovery in 1994, but insist that residents will need to convince themselves that the recession died before they start to spend again. Δ

Looking Up

Continued From Page 13



records. The hotel represents about 11 percent of city's total rooms.

Air Travel

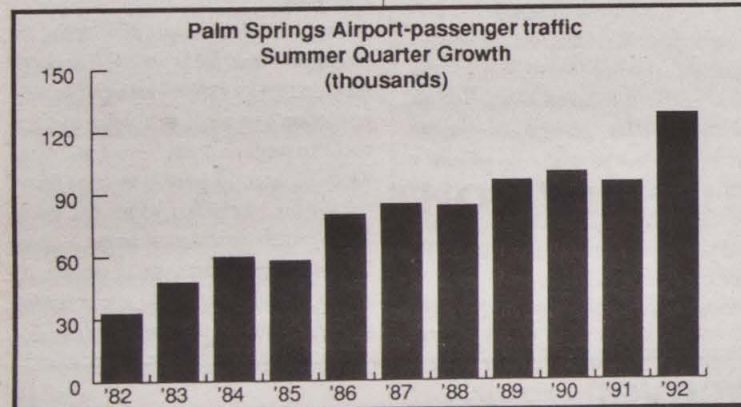
Passenger activity at Palm Springs Regional Airport broke an all time record for the summer quarter just completed. Passengers totaled over 125,900, up 23.8 percent over the summer quarter in '91.

All three summer months—July, August and September had increases in excess of 21 percent each. Year to date

on a new 38-acre campus in Rancho Mirage to open in September, 1993. The initial phase includes four buildings (27,000 sq. ft.) and field house/storage facility. The Sunrise Co. is the developer, while Lusardi Co. is general contractor.

Cost of Living

American Chamber of Commerce Researchers Assoc. (ACCRA) released quarterly cost of living index for second quarter 1992. Index available for



passenger activity vaults 4.6 percent ahead of '91 with almost 670,000 passengers coming and going.

two CV cities—compared to Los Angeles: (refer to chart at bottom of page.)

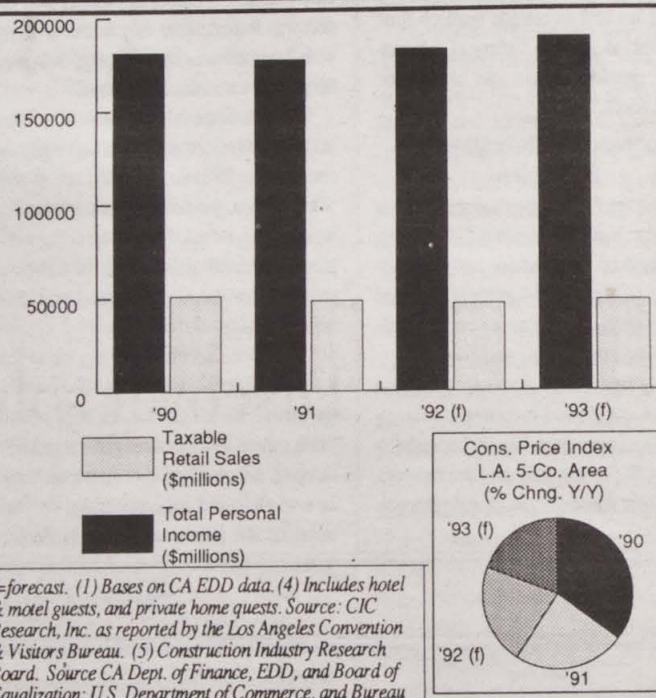
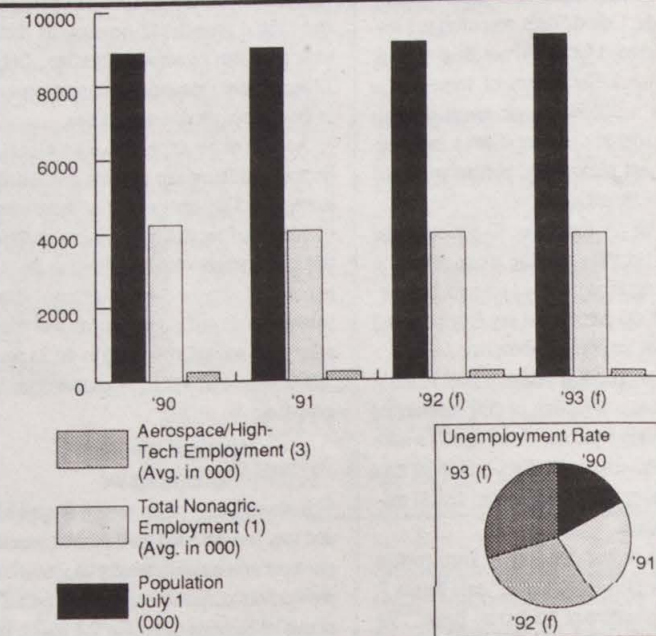
The national average equals 100. Therefore, Palm Springs' composite means cost of living was 23.1 percent higher than national average. Comparison to prior quarter's readings indicate a small increase in the overall cost of living in the desert region. Δ

Real Estate Developments

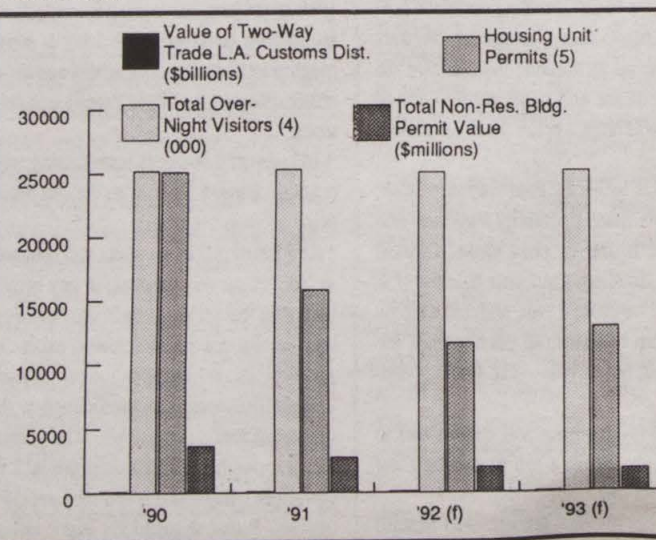
Riverside Co. Board of Supervisors approved the 575-acre Olympus Golf Club at Mission Lakes Blvd. and Pierson, in the unincorporated area west of Desert Hot Springs. The Palm Valley School—private K-12—broke ground

	Palm Springs	Indio	Los Angeles
Grocery items	106.8	101.2	107.8
Housing	136.6	126.0	187.9
Utilities	113.6	84.4	82.9
Transportation	121.8	121.7	118.0
Health care	133.9	123.9	135.2
Miscellaneous	119.7	113.5	111.6
Composite	123.1	114.1	131.7
Prior Quarter	120.3	106.3	132.6

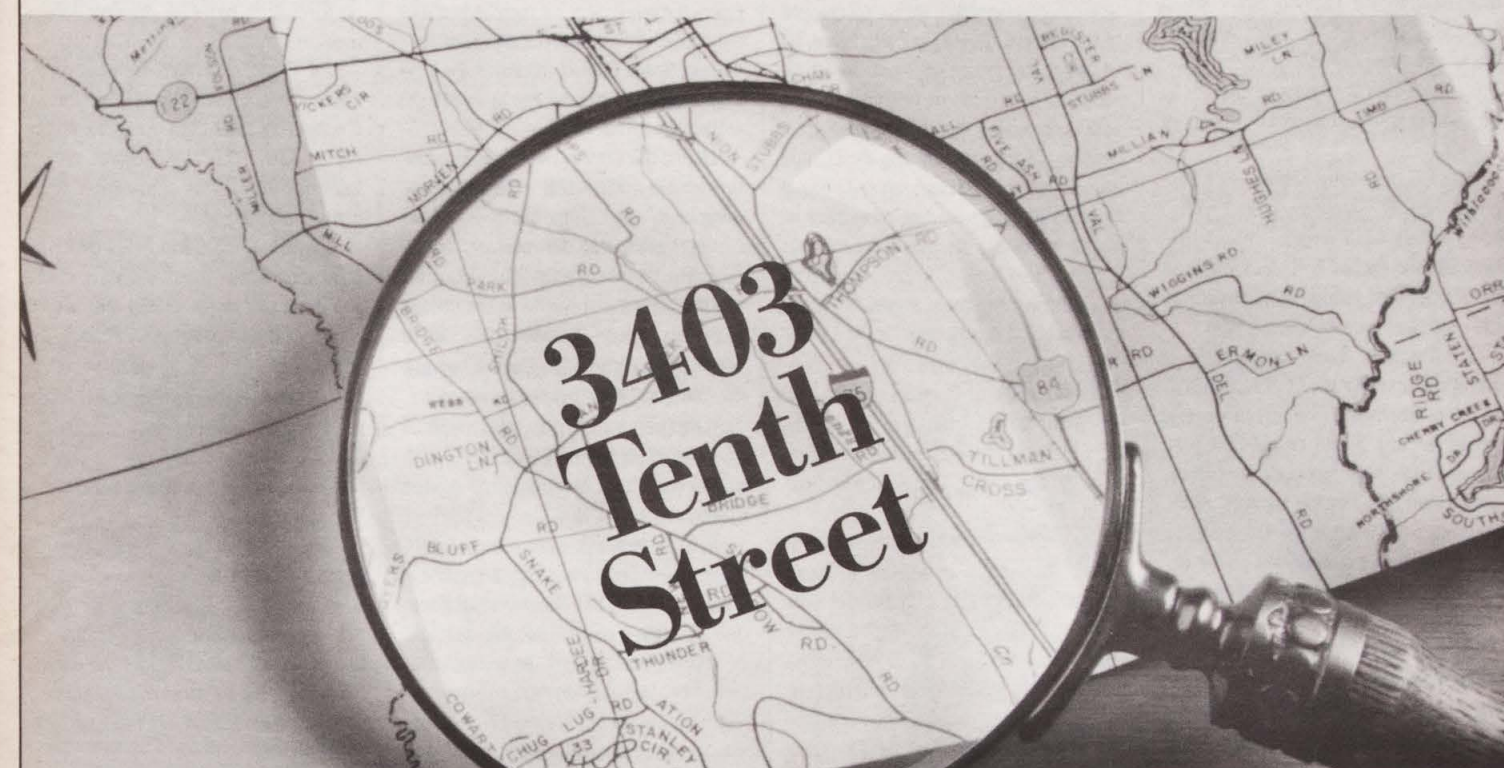
Economic Indicators LA Five-County Area



f=forecast. (1) Bases on CA EDD data. (4) Includes hotel & motel guests, and private home guests. Source: C/C Research, Inc. as reported by the Los Angeles Convention & Visitors Bureau. (5) Construction Industry Research Board. Source CA Dept. of Finance, EDD, and Board of Equalization; U.S. Department of Commerce, and Bureau of Labor Statistics.



Direct Route.



Discover solutions for your kind of business.

If you're on the lookout for time and money-saving solutions for your growing business, look us up at 3403 Tenth Street. That's where you'll find IBM Riverside. And the latest in IBM systems and solutions that are just right for you.

IBM and IBM Business Partners can help you manage your growth, increase your productivity and keep your business booming.

So, if you're searching for ways to help your company grow, come to IBM. And find the route to managing your kind of business.

IBM Customer Center
3403 Tenth Street, Riverside
1 800 635-8878

IBM is a registered trademark of International Business Machines Corporation ©1992 IBM Corp.

The European Economic Community

By Bruce Holden,
Saxon, Dean, Mason, Brewer & Kincannon

Business in Europe by necessity requires knowledge of the background and organization of the European Economic Community which is sometimes called either the "European Community," "EC" or "Community." The EC has 12 member states and was established by the Treaty of Rome which became effective Jan. 1, 1958. A preamble to the Treaty of Rome states that it was intended to "lay the foundations of an ever closer union among the peoples of Europe."

The EC originally consisted of Belgium, France, Germany, Italy, Luxembourg and the Netherlands. Denmark, Ireland and the United Kingdom joined in 1973 and were followed by Greece in 1981 and Spain and Portugal in 1986.

The Treaty of Rome established two immediate goals for the EC which included the creation of a customs union that would permit goods to move freely among the member states and a common customs tariff that would apply to goods imported from outside the EC; and the implementation of measures to permit the free movement of goods, services, persons and capital.

The first goal was obtained with relative ease as tariff barriers between the original six member states were eliminated by 1968. Progress towards the second

goal has moved considerably slower. By late 1982, the completion of the internal market had become a high priority for the member states and the EC Commission to the European Council set forth proposals for completing the internal market in its White Paper called "Completing the Internal Market."

That White Paper laid out a detailed program and timetable for the completion of the internal market, and attached a list of about 300 pieces of legislation to be adopted. By the end of 1992, most of the items comprising this program will have been completed, transforming the EC into a single-integrated market without internal frontiers in which the free movement of goods, services, persons and capital is insured. This helps to create a market of 340 million consumers, equalling that of the combined populations of the United States, Canada and Mexico.

The Treaty of Rome created four supranational institutions to govern the EC which consist of the European Parliament, Council, the Commission and the Court of Justice.

The European Parliament consists of 518 members which are selected by direct popular election within each member state and serve a five-year term. Parliamentary powers include: the right to pose questions to the EC Council and Commission; adopt a motion of censure when it disapproves of the activities of the Commis-

sion; and initiate procedures in the Court of Justice against the Council of the Commission in case they failed to act or intervene as an interested party in other cases pending before the Court of Justice.

The Council functions as the EC's ultimate decision maker. The Council consists of one representative from each of the member states. The Presidency of the Council rotates every six months in a specific order: Belgium, Denmark, Germany, Greece, Spain, France, Ireland, Italy, Luxembourg, Netherlands, Portugal and the United Kingdom.

Unlike the Commission, whose members take a sworn oath to represent the interests of the EC, the members of the Council represent the interests of the respective member states. The Council is charged with the power to insure coordination of the general economic policies of the member states. The Council can ask the Commission to study an issue and create proposals relating to attainment of common objectives. The Council also must ratify treaties negotiated by the Commission.

The Commission, located in Brussels, Belgium, has been described as the Executive Body of the EC. It possesses the sole right to initiate legislation and exercises supervisory powers over the implementation of EC law and common EC policies. The Commission is led by 17 commissioners. They receive nominations by the

member states and serve a renewable four-year term.

The Court of Justice, located in Luxembourg serves as the highest legal authority in the EC. It is composed of 13 judges and their term lasts six years, renewable by agreement among member states. Each member state chooses one judge and the additional judge is selected on a rotating basis by the five largest member states.

The Court of Justice does not play a direct roll in creating the legislation but arbitrates all final legal questions involving EC law. This role "insures that the interpretation in the application of the treaty was observed."

In general, the Court hears two types of actions which involve direct actions, i.e., those that originate and terminate in Court itself and preliminary rulings, i.e., actions referred to the Court by the courts and tribunals of the member states. Cases involving preliminary rulings, the Court is asked to interpret EC law, while the national Court is left to apply the law to the facts of the case.

This article succinctly summarizes the organization of the EC. Among other considerations, it is important for someone contemplating doing business in Europe to determine whether the particular country, the EC or both have jurisdiction over the nature of the business being transacted. Δ

Bank Improvement Act: Biting the Hand that Feeds the Economy

By Julius Loeser, Senior Vice President,
Government Relations, First Interstate
Bancorp

The U.S. banking industry spent \$10 billion in 1991 to comply with thousands of state and federal regulations. That \$10 billion was spent mostly on tracking data, crunching numbers and filing reports. The figure looms large, especially when you compare it to the amount that all U.S. banks collectively earned last year: \$17 billion.

In other words, an amount that equals more than half of banks' collective net income went to pay their compliance teams—lawyers, accountants, data analysts and report writers—that could have been invested in making loans.

Just when lenders thought the situation could not get any worse, it did. Congress passed 436 pages of new red tape in 1991 and called it the Federal Deposit Insurance Corporation Improvement Act, or FDICIA (commonly pronounced FuhDEEsheeah). Most of the law went into effect on Dec. 19, 1992.

Some provisions of FDICIA seem

quite reasonable, such as those inducing banks to maintain high capital levels and accelerating the closure of weak banks. However, vast portions of the new law amount to onerous and unnecessary red tape. These regulations will further constrict the banking industry's ability to make loans—thereby biting the hand that feeds economic growth and job creation.

Unfortunately, the adverse impact of FDICIA will fall disproportionately upon small businesses.

For example, one section of the law requires the government agencies that regulate banks to set standards governing credit underwriting, loan documentation and nine other areas they had not regulated before.

These new standards move a degree of lending authority out of the hands of professional lenders and into the hands of professional bureaucrats. (These are the same bureaucrats who have in recent years sometimes forced banks to write off loans that were still performing or even discouraged them from negotiating eased re-payment schedules with trou-

bled borrowers.)

The news is especially bad for small businesses because they, more than any other type of borrower, have benefited from the ability bankers once freely enjoyed to consider a prospective borrower's personal character in making a loan decision.

In addition to the burdensome new standards required by FDICIA, the law requires volumes of additional reports, records and disclosure statements—none of which respond to any demonstrated public need.

Has the public complained, for instance, that banks give their depositors more notice when they drop interest rates by half a percent? No, but the law fixes a non-problem with requirements that will keep lawyers and direct mail companies pumping out disclosure statements that 99 percent of consumers will never read. Ring up another few hundred million dollars of wasted banking industry capital.

Have you ever heard the public clamor for statistics on the amount of loans to

small businesses and farms that banks make, plus the fees they earn on those loans and the charge-offs they sometimes take? (A cynic would suggest that these added requirements—and their enormous costs—have been imposed on the industry to arm its critics with data to be used against it in future legislative red tape.)

The public has certainly been calling for greater access to credit. Instead of addressing this concern, the law, as almost any economist will tell you, effectively tightens credit.

FDICIA was an extraordinarily ill-considered piece of legislation. Congress rushed through the law after still reeling politically from the savings and loan failures. Doomsayers, meanwhile, predicted massive bank failures and insolvency of the FDIC, the fund that insures bank customers' deposits.

The fatalists, however, are also being proven wrong. The sky has not fallen, and the solution has become the problem. Much of the FDICIA should be repealed at once. Δ

The Ambulatory Surgery Center Industry: Its History and Growth

By Steven Schaeffer
Riverside Medical Clinic

Each year, more than 2 million surgeries are performed in the more than 1,500 outpatient surgery centers across the United States. These ambulatory surgery centers (ASCs) can be freestanding, such as the Riverside Medical Clinic, Surgery Center, or they can be corporate or hospital owned facilities.

Ambulatory surgery is also known as outpatient, same-day or one-day surgery. About half of all surgeries performed today are done on an outpatient basis. These procedures are performed when a patient is in good health and the care needed for recovery can be provided at home. These procedures generally take less than two hours.

Cost, convenience and quality are among the many benefits of surgery centers. Outpatient surgery usually costs 30 to 60 percent less than the same surgery conducted in a hospital. Patients have the convenience of recovering at home with their families. ASCs are rigorously regulated and studies have found outpatient surgery to be as safe as surgery conducted on an inpatient basis.

ASCs are a Key to Health Care Cost Containment

The containment of health care costs has never been more important. Because surgery centers maintain low overhead, they are able to perform high quality

health care at lower costs compared to hospitals which must remain open with staffs, 24-hours a day, as well as providing costlier services for patients who are extremely ill. On a national average, ambulatory surgery centers cost 47 percent less than those same procedures at hospitals, according to a study conducted by Blue Cross/Blue Shield of North Carolina.

This study showed that facility fees for removal of tonsils, for example, cost an average of \$464 in an ASC, compared with \$998 if the procedure is performed in a hospital. Other examples include cataract surgery which costs an average of \$835 in an ASC, compared with \$2,012 in a hospital; repair of inguinal hernia \$601 in a surgery center compared to facility fees of \$1,271 if this were performed in a hospital.

Federal, State and Professional Regulation of ASCs

The quality of health care received in ASCs is another primary benefit of these centers. Ambulatory surgery centers are among the most highly regulated providers of ambulatory medical care. All centers approved for Medicare reimbursement must undergo rigorous inspections by the federal government. ASCs in 41 states require licensure, as well.

In addition to state and federal inspections, many surgery centers choose to go through a voluntary accreditation process conducted by their peers. Many of these

peer related surveys for surgery centers are conducted by the Accreditation Association for Ambulatory Health Care. Riverside Medical Clinic, Surgery Center, is one such facility that is accredited by the AAAHC and Medicare.

Medicare Beneficiaries

Medicare beneficiaries prefer ASCs to hospitals for outpatient surgical and diagnostic procedures, according to a 1988 study by the U.S. Department of Health and Human Services Office of the Inspector General (OIG).

Among the reasons cited for a preference of ASCs over hospital outpatient departments included less paperwork, less cost, a more convenient location and parking. Other factors include no waiting

at the ASC, and a more organized and friendlier staff compared to crowded and uncomfortable hospital settings.

Projected Growth

Numerous medical advances have occurred since the advent of the first ambulatory surgery center in 1970. Technological advances including laser, endoscopic and arthroscopic surgical advances have greatly contributed to this growth.

The ambulatory surgery center industry is broadening and growing each year. By the end of this year, it is predicted that about 1,600 surgery centers will exist in the United States. This growth is certain to continue through the decade and into the 21st century with the advent of improved drugs and medical technology. Δ



Executive Profile



George Berry is the regional vice president of Union Bank's San Gabriel Valley Regional office in the City of Industry. Berry's division caters to the financial service needs of middle market companies with \$10 million to \$125 million in sales. His territory extends from Glendale to Rialto, and includes the Inland Empire cities of Fontana, Pomona, Ontario and Chino.

Union Bank provides its commercial clients with a full range of financial services, including lines of credit, accounts receivable and inventory financing, trade finance and cash management services.

Despite the recession's severe impact on the area's real estate development market and on highly leveraged manufacturers, Berry believes the Inland Empire continues to be a "growing marketplace with expanding opportunities for all types of businesses."

"I enjoy the chance to help entrepreneurs grow their businesses, and to create a work environment that is con-

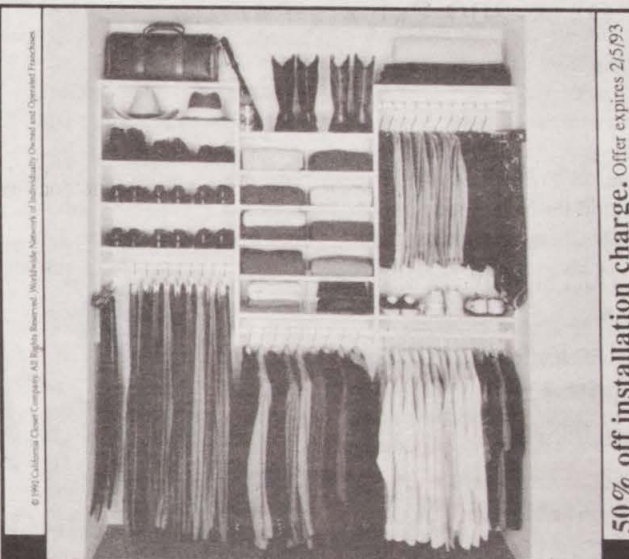
ducive to creative problem solving," Berry explains.

Before coming to the Inland Empire in 1988, Berry served as regional vice president in the City of Commerce Regional Office for five years. He has 24 years of experience with Union Bank, and has held business development and management positions throughout Southern California.

A native of Portland, Ore., Berry received a bachelor's degree from Pomona College and a master's degree in business administration from Dartmouth College. His interests include golf, photography, gardening and travel.

Berry is a member of the Industry Manufacturing Council, the Industrial League and the Santa Fe Springs Chamber of Commerce. He resides in La Habra Heights.

Based in San Francisco, Union Bank is the fourth largest commercial bank in California with \$17.4 billion in assets. It has more than 200 offices statewide and five overseas facilities. Δ



FOUR FREEWAYS, TWO AIRPLANES, THREE MEETINGS. YOU BETTER START FROM A CALIFORNIA CLOSET.



In a California Closet, everything you have can have its place. Which makes it a suitable place to start a busy day. There, your clothes are easy to find. Not scrunched, crumpled and where's-that-blue-shirt-anyway?

Calmer mornings could be yours in a week. Call California Closets. For a really good morning.

CALL FOR A FREE IN-HOME DESIGN SESSION

(909) 623-0347

Contractor's License No. 580032
Good at Irwindale location only.
Not valid with any other offer.



OVER ONE MILLION SATISFIED CUSTOMERS

50% off installation charge. Offer expires 2/5/93

Riverside County in 1993

By Kay Cenicer, Third District Supervisor, County of Riverside

The economy will continue to dominate the issues of the Inland Empire in 1993. For years we have had economic goals that have only partially been met. The national recession and the flight of business from California have underscored the need to achieve these economic goals: 1) economic diversification, 2) jobs-housing balance, 3) incorporation of economic strategies in effective growth management plans.

Economic diversification is essential. The unprecedented growth of Riverside and San

Bernardino Counties and cities has created a vibrant development and construction industry during boom times. The lesson of the early 1980s, when interest rates slowed construction and unemployment in the two counties reached 12 percent, has been repeated during this recession.

When jobs were cut in Los Angeles, San Diego and Orange Counties, our commuters stood in our unemployment lines. They often were new home buyers with little equity and lost their homes as well. Many non-commuters, particularly construction workers, found themselves in similar straits.

Agriculture, development, tourism in the Palm Springs area and retirement are Riverside County's primary economic underpinnings. We need to foster growth in manufacturing and office services that are compatible with our high quality environment. We should protect our retirement base and expand tourism. Both depend on a positive social environment and the physical beauty of our mountains, deserts and valleys.

We have an untapped potential to expand tourism in the west county, as well. Already, camping and vacation housing are expanding. With the largest recreation reservoir scheduled for construction in the 1990s, west county will host Lake Perris, Lake Elsinore, Vail Lake, Lake Skinner and the new Lake

Dominigoni distributed across the west county close to metropolitan areas.

The recent acquisition of the 2,000-acre Santa Rosa Plateau and the Shipley Reserve enhance the recreation and nature study opportunities already existing. The beautiful San Jacinto Mountains and the wine country near Temecula with camping, bed and breakfast and hotel accommodations offer further tourist opportunities. The communities of Elsinore, Hemet, San Jacinto, Calimesa, Cherry Valley, Beaumont and Banning are organizing to promote tourist attractions and historical and natural amenities.

Transportation programs in 1993 aim to promote tourism. Train trips utilizing existing lines are under development. Day and overnight trips to our county will help support both tourists and commuters. In addition, Riverside County has five well distributed general aviation and small commuter airports to enhance the air access afforded by Palm Springs' Airport and Ontario Airport in San Bernardino County.

Transportation also remains key to our economic progress in 1993. Despite the recession, our half-cent sales tax and development mitigation fees will allow us to proceed with road construction and rail development throughout the county. Highway 91 through Riverside and Corona, Highway 60 in Moreno Valley, Highway 79 both north and south of Hemet and Highway 86 will all be in engineering or construction in 1993.

Rail station sites will be acquired in Riverside and vicinity and construction on some of them will begin. Interchange planning, construction or reconstruction will also occur in such places as Murrieta, Corona and Moreno Valley. This will add immediate jobs as well as prepare us for the future.

Bringing the job base here with the incentives of better transportation, a socially healthy environment, and an attractive tourist/retirement base is essential to avoid the disproportionate impact of economic downturns on the Inland Empire. This effort will parallel that of the state of California and review of regulations and processing of permits will be essential.

It will be important to retain assurance of quality of life while eliminating delays and unnecessary costs so that we can regain competitiveness. The Riverside County Transportation and Land Management Agency has developed a plan of action. The California State Association of Counties has a practical, promising handbook called "Cutting Red Tape." Riverside County will take steps to implement these programs.

Despite reductions in county staffing, we must find a way to integrate well-developed economic strategies into our growth management plan. Long-and short-term strategies need to be reviewed with an eye to recovery from the current recession and long-term stability. Now is the time! Δ

RIVERSIDE COMMUNITY HEALTH PLAN MEDICAL GROUP, INC.

OVER 200 PRIVATE PRACTICE PHYSICIANS READY TO SERVE YOU

Picture
this...

The comfort and convenience of a private physician's office

+ Cost effective health care

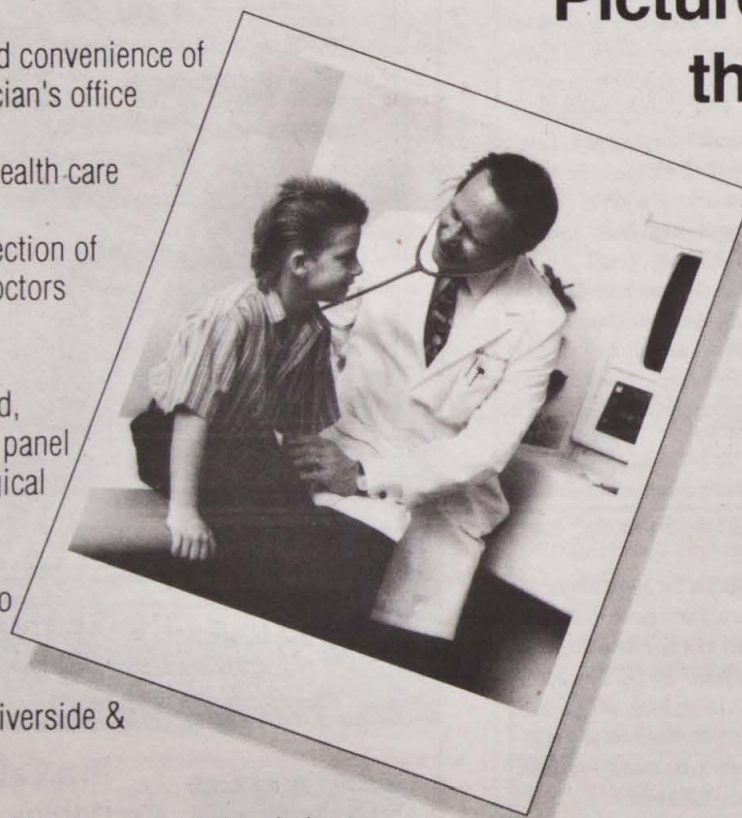
+ The largest selection of primary care doctors in the area

+ Well established, board certified panel of medical/surgical specialists

+ Timely access to your physician

+ Physicians in Riverside & Moreno Valley

+ Admits to Riverside Community Hospital



Complete
Health Care.



CALL TODAY FOR A PHYSICIAN REFERRAL
(909) 788-3559
NOW ACCEPTING NEW PATIENTS

Retail Leasing/Sales Inland Empire 1993

By Jeff Stanley

Schneider Commercial Real Estate

Forget the doom and gloom reports. We have been listening to those negative messages all year. Sometimes those alone can have an adverse effect on business, let alone the real economic issues. This present time can grant excellent opportunities for the commercial real estate business, especially in the Inland Empire.

With less brokers and agents in the marketplace today, the larger retailers and developers make themselves more accessible. You can build and strengthen tenant/developer relationships in this market. They need the brokerage community now more than ever. The late 1980s were like filling prescriptions for tenant's and developer's needs with phones ringing off the hook and the brokers filled orders.

Now we must work smarter and harder than ever before. The opportunities today do not come handed to us on a silver platter, but are created by our expert knowledge of the market and dedication to customer service. I believe this kind of market we are in today brings out the best in what a commercial real estate broker should be. Today's commercial sales people have some of the best talent I have ever seen.

The market consists of opportunity. Retail tenants take advantage of the 30 to 50 percent reduction in

lease rates. Existing tenants living in inferior locations find anchored centers at strip center prices and new tenants just starting a business find non-anchored strip centers at rates that afford them the security of getting a new business off the ground.

The landlords of these centers have done a great job of adjusting to the lease rate reductions by either refinancing old loans or signing short-term deals. For example, a landlord who asks or needs to achieve \$1.25 per square foot, will consider \$1.00 per square foot for a one-year term.

He will expect that when the market rental rates increase, they will have a seasoned tenant who will exercise an option at a higher price and stay on another three to five years. This exhibits a sound philosophy in today's market. It certainly makes good business sense to have tenants paying a little rent today versus a vacant center.

The corporate retail space provides another source of opportunity. This has been made available in the marketplace through acquisitions, downsizing or financial hardship. Some of the key retail space has been occupied by such tenants as; Ortho, Stop N Go, RB Furniture, Union Federal, Circle K, TG&Y and recently a host of others have become available for the next generation of retailers.

Bank of America's acquisition of Security Bank will unleash over 3 million square feet of retail space on the market. This, no doubt, has some entrepreneurs chomping at the bit. A closed bank building with a drive-thru lends itself perfectly to conversion to a fast-food restaurant.

Some of the national/regional and even independent restaurants will have plenty of opportunities in the coming years. Some financial institutions continue to expand and look to position themselves in new markets that will surely benefit from these properties.

If you get in your car and drive the 215 freeway from Moreno Valley to Temecula or the 15 freeway from Corona to Temecula, you will see the future of the Inland Valley. When I drive these freeways or even the I-10 freeway from San Bernardino to Banning or the low desert, I see future inventory.

However, what is even more appealing to me in today's market are the raw land opportunities within our already existing cities. Corner properties that were once selling or listed at \$15 to \$20 per square foot, for say a 40,000-square-foot piece of property, are now available at a realistic \$10 to \$12 per square foot or even lower. At these prices, tenants and developers can make the deals work.

The land owners have had the

most profound education on what today's market will demand. But they too, like the shopping center owners, are creating opportunities for themselves by way of ground leasing at realistic prices, owner financing or joint ventures. I think land prices will continue to come down and land owners will continue to make the necessary adjustments that will fulfill the needs of the tenant/developer and themselves.

The speculative market has disappeared. Today's deals are driven by the tenants. If a landowner wants to sell their property, they should first look at the tenant mix. Without the tenant, nine out of 10 times the property will not sell in the present market place.

The outlook for retail commercial sales and leasing in 1993 looks outstanding. The Inland Valley blazes the new frontier. This area provides good investments. Companies still move into the area to take advantage of the inexpensive land cost, and families continue to migrate to the area to take advantage of the affordable housing.

The coming year will also see a continued absorption of the 30 percent vacancy in some areas. It will take some time to reduce the vacancy rate. At least we have work to do and we have products to work with. In 1993, the Inland Empire should enjoy a great year. Δ

REAL ESTATE FOCUS

**K-mart Purchases
11 Acres in
Perris for
\$1.9 Million**

K-mart Corp. has purchased 11 acres of land for a new store in Perris, according to Grubb & Ellis Commercial Real Estate Services. The transaction was valued at \$1.9 million.

A 104,231-square-foot K-mart will anchor Perris Marketplace, a 60-acre shopping center to be built at the intersection of Redlands Avenue and San Jacinto Avenue. The project has been developed by Costa Mesa-based Triad Partners. Δ

**Aldelano Corp.
Purchases Land in
Idyllwild for Children's
Shelter**

Al Hollingsworth of the Aldelano Corp., a Grand Rapids, Mich.-based packaging manufacturer with a location in Walnut, has purchased 121 acres of land in Idyllwild. He plans to build a children's shelter on the site, according to Grubb & Ellis Commercial Real Estate Services. The transaction was valued at \$500,000.

The facility will serve as a temporary home for abused children. The project will include a dormitory, recreation hall, kitchen and playing fields. The property sits on Banning Idyllwild Road. Δ

Summary of Lists

Turn to Page 49 for the top colleges and universities in the Inland Empire, ranked by 1991-92 enrollment. California Polytechnic University, Pomona heads the leads with 18,297 students enrolled. Loma Linda University has the best faculty-student ratio at three faculty for every student. The oldest university established in the area is the University of La Verne, which was founded in 1891.

The same page lists eight institutions of higher learning for the MBA/Executive Programs. All of these programs offer a favorable teacher to student ratio, with Pepperdine University having the highest percentage, with five students for every faculty member.

On Page 102 you will find a new list to IEBJ—non-profit/charities in the Inland Empire. Established in 1992, Share the Dream Foundation

awards grants to smaller non-profit groups providing services to disadvantaged youth, elderly and disabled in the Inland Empire. The foundation also recognizes and assists individuals who, as volunteers, have made a major contribution to the quality of life in the community. For donations call Rebecca Gordon at (909) 391-1015.

The mission of LeRoy Boys Home is to mend the body, mind and spirit of the physically, emotionally, sexually abused, abandoned and neglected child; and to develop that child's ability to lead a socially productive life. Call (909) 593-2581 for more information.

The Youth Service Center of Riverside provides specialized services addressing the needs of children and families through a range of prevention, intervention and treatment services. For more information call (909) 683-5193. Δ



PERFECT FOR ANY OCCASION...

Radisson
HOTEL SAN BERNARDINO
CONVENTION CENTER

• RESERVATIONS WORLDWIDE 800-333-3333 •
OR CALL YOUR TRAVEL PLANNER

295 North E Street, San Bernardino, CA 92401 • Telephone (714) 381-6181, Facsimile (714) 381-5288

With over 19,000 square feet of meeting space, 231 spacious guest rooms and suites, and Spencer's gracious Fine Dining, the Radisson San Bernardino is the ideal place for any occasion.

A Welcome Change

Volatile Real Estate Markets Mean Investment Opportunities

By Robert Gardner
Robert Charles Lesser & Company

Today's volatile real estate markets provide a windfall of opportunities for investors with sufficient capital sources to acquire property at current bargain-basement prices.

As we all know, real estate markets experience violent cycles, far greater than those in other industries. When a metropolitan economy declines or merely levels off, its leading real estate indicators like housing starts, new office building construction, and leasing activity plummet.

As an example of this trend, look at the Inland Empire. Net office absorption fell to .8 million square feet in 1991 due to the current recession, nearly one-fourth drop from the 1990 level of 1.1 million square feet. Through mid-1992, net office absorption on an annualized basis runs at .6 million square feet, a decrease of almost 40 percent from 1990 totals.

Housing starts in Riverside and San Bernardino Counties have also plunged. Single-family detached building permits dropped 45 percent from 23,400 in 1990 to 12,900 in 1991.

Conversely, the reverse is also true: When a local economy rebounds from a slowdown or leveling off, real estate indicators rebound far faster than the improving economy.

In metropolitan Detroit, for example, residential building permits in the trough year of 1982 were off 76% from the 1979 peak level. Once metropolitan Detroit's economy rallied in the mid-1980s, real estate rebounded sharply. Building permits, for example, soared a staggering 400% between 1982 and the peak year of 1986.

Why do real estate markets overreact to metropolitan economic trends? Real estate purchases and leases are such major long-term commitments that most companies and individuals make these decisions only when confident of future economic stability and growth.

To take full advantage of today's depressed prices throughout California, however, investors must look beyond the basic comparisons of capitalization rates and sales price per square foot ratios.

As part of their rigorous evaluation of potential properties, the shrewd investor must also select metropolitan areas with the greatest turn around potential. Of course, a metropolitan area's growth rate remains a crucial

ingredient. The investor must also examine the expected length of the recovery period and the projected magnitude of the rebound in order to maximize value gains.

In addition, the investor must determine which communities in a metropolitan area will likely to experience the greatest growth in the near future. Finally, the investor must determine the most advantageous product type within the selected communities.

As Inland Empire investors study various product types within their targeted communities, they should study multi-family housing in particular.

Some California metropolitan areas already experience a decline in apartment vacancy rates and, therefore, a rise in apartment building prices.

Nonetheless, investment opportunities may still be available, provided that the sales price still lies below the reproduction cost of the subject asset or comparable assets. Remember that new residents continue to pour into Riverside and San Bernardino Counties and that during a recession, new residential construction never keeps pace with demand.

In today's market, shrewd investors—with expertise in a variety

of products—can successfully play the real estate cycles to their advantage. One strategy might be a purchase of multi-family products, then a shift to commercial properties prior to the market tightening up and creating upward pressure on those rents and values.

For investors, the good news is that, while some metropolitan areas improve and local real estate prices show signs of rising, others still decline. Under these conditions, it is all a matter of watching the two business cycles—the local economy and real estate—and making the right moves at the right time. Δ

Mechanics National Bank

LEADING BANK SBA LENDER!

FUNDS AVAILABLE FOR OWNER OCCUPIED:

- * Purchase Of Industrial Buildings
- * Refinancing At Current Low Rates
- * Payoff Of A Balloon Note
- * Up To 90% Financing Available

SPECIAL SBA LOAN PROGRAM**

- * No Packaging Fees
- * Maximum Appraisal Fees \$1,000 Per Property
- * Quick In-House Appraisal & Review
- * Cap Of 5% Available

Contact our SBA Loan Production office
for further information:

1-800-662-4722 Pat Grace

** To qualify for this incentive program, all loans must meet the following criteria:
Must be approved by MNB and SBA and fully funded before incentive is awarded
and must be for a minimum term of 20 years at 2.75% over New York Prime.
The loan must also be secured by 1st TD on industrial property. Offer expires
March 31, 1993, and is subject to withdrawal at any time. All awards must
be redeemed within 12 months from funding.

Equal Opportunity, Affirmative Action Employer
FDIC Member Federal Deposit Insurance Corporation
Equal Housing Lender

Japanese Economy—A Mixed Reaction for Inland Empire

By Bill Ruh

After three years of falling corporate profits, a serious banking crisis, political scandal and a stock market that has drained 60 percent of the Nikkei index since 1990, the economic malaise in Japan presents a double-edged sword of both good and bad for the Inland Empire.

For the first time in two decades, U.S. companies have a chance to make up ground on Japan. Rising capital costs eliminate the key Japanese advantage in global markets,

and some economists predict selling off Japanese units in order to raise much needed cash.

This presents an enormous opportunity for American businesses, especially those in the Inland Empire, to expand into Japanese markets. Economists note that Japanese firms are well acquainted with the Inland Empire, and due to their awareness of the strengths, would be more likely to welcome investment from the region.

Such investment would, in turn, open the door to penetration of the Japanese home market, creating a more level playing field. For compa-

nies located in the Inland Empire, the proximity to ports, air cargo lanes, foreign trade zones and containerized shipping, presents an attractive opportunity to make deals with Japan.

Difficulty arises though when one takes into account that Japanese banks, which in recent years have been a primary lender of entrepreneurial capital, are cutting back. Bankers have indicated that Japanese banks will not provide additional capital for lending in the United States, or to American firms.

This pullback has created a tightening of credit just when American

firms could use the additional liquidity. To add to the situation, since 1989, Japanese banks have slashed overseas lending by 56 percent, leaving less money available for business expansion loans. These would be the types of loans that local business owners would use to fuel any overseas purchases.

Cash-starved Japanese companies have begun to rein-in overseas subsidiaries. These subsidiaries, many of which are located in the Inland Empire and Orange County, have begun belt-tightening measures. These measures have taken the form of employee furloughs, work reduction, overtime reduction and elimination of yearly bonuses.

Even the once sacrosanct Japanese auto industry sees trouble on the horizon. In mid-December Isuzu, the eighth largest auto-maker in Japan, announced that it would shut down passenger car production and concentrate on the truck and

For companies located in the Inland Empire, the proximity to ports, air cargo lanes, foreign trade zones and containerized shipping, presents an attractive opportunity to make deals with Japan

diesel market instead. Isuzu stood not alone.

Daihatsu, which had entered the lucrative American auto-market in the mid-80s, announced in early 1992, that it planned to stop exporting models abroad. For Inland Empire residents who depend upon Japanese concerns such as these for their livelihood, the future is further muddled.

With corporate profits collapsing by 25 percent this year, firms will be under greater pressure to cut costs. According to some foreign analysts, those cuts will be made in the less politically sensitive areas off shore.

Although this Japanese pullback will have implications throughout the region, analysts predict that local firms that remain competitive and innovative will have a golden window of opportunity both at home and in Japan. Δ

Riverside Community Hospital Riverside's finest hospital.

Selecting the right hospital is every bit as important as selecting the right health insurance. And while there are many important things to consider, *quality of care is what really counts.*

- ✓ Comprehensive Health Care Services
- ✓ Modern Facilities and Technology
- ✓ Best Patient Outcome Statistics in the Area

Some of the health plans accepted at Riverside Community Hospital include:

Aetna Elect Choice
Aetna Open Choice
Aetna Select Choice
Aetna Senior Choice
Blue Cross Prudent Buyer
California Care
Blue Shield HMO
Blue Shield Preferred
Care America
Loma Linda Health Plan
InterValley Health Plan HMO
InterValley Health Plan Service to Seniors
Met Elect
Met Life
Pru Care
Pru Net

For more information, call
(909) 788-3530



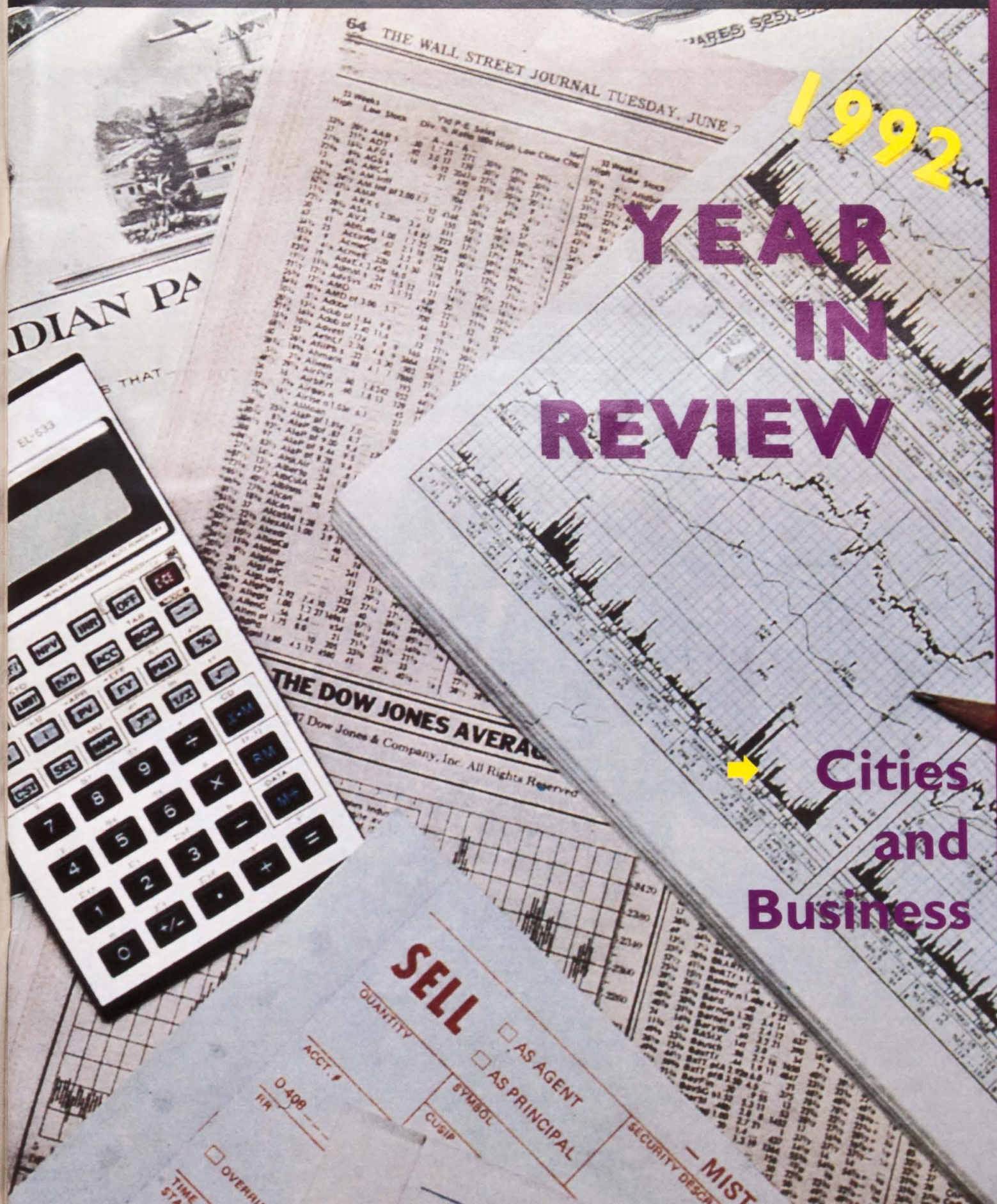
4445 Magnolia Avenue • Riverside

Fully accredited by JCAHO

INLAND EMPIRE business journal

1992
YEAR
IN
REVIEW

Cities
and
Business



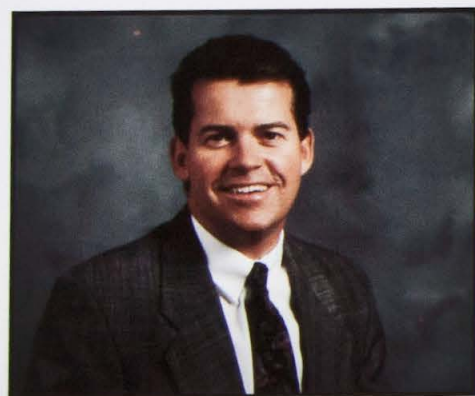
The Extra Dimension Is Quality . . .



To successfully run a growing business, you need the very best in business banking. At Chino Valley Bank, you'll get the kind of in-depth financial support which goes beyond the expected.

Behind the handshake is a quality financial relationship that you can count on and build on. It is this "extra dimension in quality banking" that sets Chino Valley Bank apart.

When you bank with us you are doing business with one of the strongest, safest and best-managed financial institutions in California and throughout the United States.



Greg Armstrong
Vice President and Manager
San Bernardino Office
1555 East Highland Ave.
(714) 381-5561



Mike Hough
Vice President and Manager
Tri-City Business Center
301 Vanderbilt
(714) 888-6363



Chino Valley Bank
Your Extra Dimension in Quality Banking

Arcadia • Chino • Colton • Corona • Covina • Ontario • Pomona • Riverside • San Bernardino • San Gabriel • Upland



Focus

Opening
Statement

1992

Year in Review . . .

YEAR IN REVIEW—BUSINESS AND CITIES

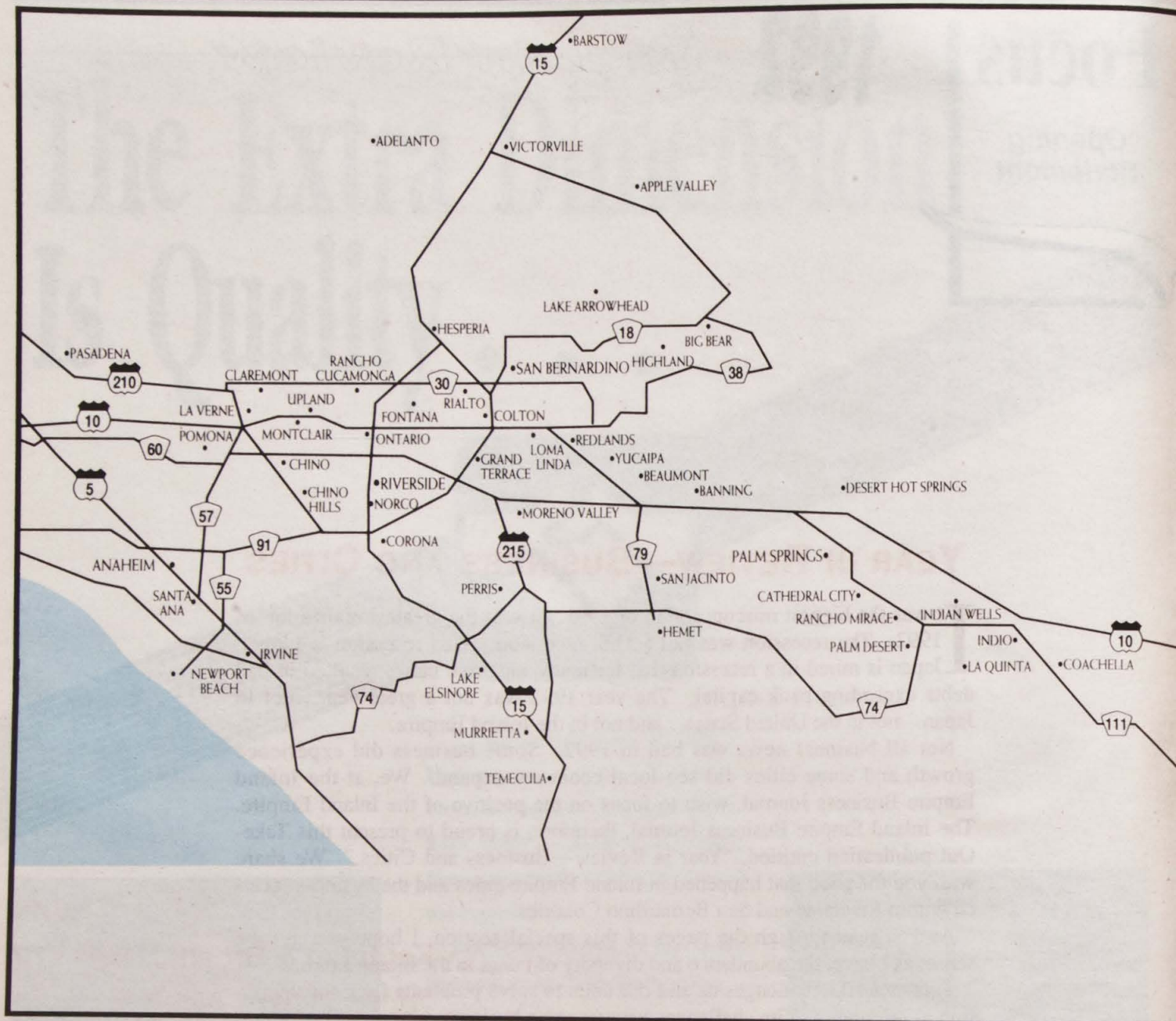
It was the biggest misconception of 1991...it was the greatest realization of 1992. The recession was not a U.S. recession. This recession is global. Japan is mired in a recession that for many Japanese banks resulted in bad debts exceeding bank capital. The year 1992 was not a great year...not in Japan...not in the United States...and not in the Inland Empire.

Not all business news was bad in 1992. Some business did experience growth and some cities did see local economy expand. We, at the Inland Empire Business Journal, wish to focus on the positive of the Inland Empire. The Inland Empire Business Journal, therefore, is proud to present this Take-Out publication entitled, "Year in Review—Business and Cities." We share with you the good that happened in Inland Empire cities and the business located within Riverside and San Bernardino Counties.

As you read through the pages of this special section, I hope you get the sense, as I have, the abundance and diversity of talent in the Inland Empire.

This area still challenges us and our heirs to solve problems from transportation to air quality. The challenges have become business opportunities for creative entrepreneurs. We are now and will become more in the near future, one of the major centers for creative ideas in the fields of knowledge and education. The joint ventures between government, private business, and educational institutions will be the foundation for tomorrow's growth.

Also, we would like to take this opportunity to thank our writers, our subscribers and our advertisers for their support during 1992. We sincerely wish much success in the personal and business lives of all our readers...Happy New Year! Δ



INLAND EMPIRE REGIONAL GEOGRAPHIC AREAS

INLAND EMPIRE WEST AREA

1. Chino
2. Chino Hills
3. Claremont
4. Montclair
5. Ontario
6. Pomona
7. Rancho Cucamonga
8. Upland

INLAND EMPIRE WESTERN RIVERSIDE COUNTY AREA

1. Banning
2. Beaumont
3. Corona
4. Hemet
5. Lake Elsinore
6. Moreno Valley
7. Murrieta
8. Norco
9. Perris
10. Riverside
11. San Jacinto
12. Temecula
13. Yucaipa

INLAND EMPIRE EAST AREA

1. Big Bear/Arrowhead
2. Colton
3. Fontana
4. Grand Terrace
5. Highland
6. Loma Linda
7. Redlands
8. Rialto
9. San Bernardino

INLAND EMPIRE LOW DESERT AREA

1. Cathedral City
2. Coachella
3. Desert Hot Springs
4. Indian Wells
5. Indio
6. La Quinta
7. Palm Desert
8. Palm Springs
9. Rancho Mirage

INLAND EMPIRE HIGH DESERT AREA

1. Adelanto
2. Apple Valley
3. Barstow
4. Hesperia
5. Victorville

Table of Contents

1992

Year in Review . . .

Opening Statements	27
Map of the Inland Empire	28
Top Stories for 1992	30

Focus City of		Advertisers	
Banning	76	Arrowwest Medical	61
Big Bear	60	AT&T	63
Cathedral City	44	Chino Community Hospital	83
Chino	82	Chino Valley Bank	Ins. Frnt.
Claremont	52	Concordia Homes	85
Corona	34	Doctor's Hospital	79
Desert Empire	86	Doubletree Resort	45
Fontana	80	Dutton & Associates	65
Hesperia	58	Griswold's (Candlelight Pavilion)	53
Indian Wells	69	Highland Resorts	77
Indio	42	Hyatt Grand Champion Resort	68
Loma Linda	84	Kaufman & Broad	73
Montclair	78	Mark Palmer Design	55
Murrieta	46	Murrieta Hot Springs	47
Ontario	70	National Orange Show	Ins. Bck.
Palm Desert	54	Palm Springs Riviera	74
Palm Springs	75	Redlands Centennial Bank	67
Perris	72	Redlands Chamber of Commerce	67
Pomona	38	Redlands Community Hospital	67
Rancho Cucamonga	64	Ritz Carlton	41
Rancho Mirage	40	San Antonio Community Hospital	51
Redlands	66	Shilo Inns	39
Rialto	32	Southern California Edison	Bck.
Riverside	62	Victor Valley Community Hospital	37
San Bernardino	56		
Upland	50		
Victorville	36		

Focus

Top Stories
For 1992

JANUARY

Privatizing said to be
Fiscal Answer (pg. 5)

With a state budget facing huge gaps, Robert W. Poole, Jr. of the Los Angeles-based Reason Foundation noted, "Thousands of city and county services are already being provided by private firms across the United States. I believe that the 1990s will be for state and local governments what the 1980s were for corporate America: a decade of downsizing and restructuring." In an era of budget crunches, and tax hike resistant constituents, privatizing could be what California ordered." Δ

Economic Outlook (pg. 6)

"Clearly our economy has grown into a recession, and, in Southern California, we believe that the recession has not yet bottomed," expressed economist John Husing Ph.D. "We are in this thing for a good part of 1992—we won't continue down, but I don't think we'll be coming up for much air either."

Economist David O. Porter, Ph.D. suggested promotion of the Inland Empire to help us out of the sluggish economy. "At some point soon, something is going to materialize. The Mission Inn in Riverside may soon see refinancing—there's also talk of a major sports team or franchise locating in the area." Δ

FEBRUARY

Inland Empire Real
Estate Ranks Top in
Nation (pg. 3)

With a population growth that out paces the rest of the nation, the Inland Empire will be one of the top real estate markets between now and 1995. According to Stephen Duffy of Kenneth Leventhal and Company, "Continuing population growth is the key factor in the strength of the Inland Empire's office, retail, and industrial segments." Δ

1992

Year in Review . . .

Airline Traffic Problem
Impedes Tourist
Business for Coachella
Valley (pg. 51)

Tourism, the prime economic force for the Coachella Valley, suffered a loss of \$44 million due to the difficulty in making air connections into Palm Springs. Jane Bondurant, director of national accounts at Marriott's Desert Springs stated, "Costs in coming to Palm Springs are right up there with the costs of going to Europe, solely because of travel expenses related to air connections into and out of Palm Springs." Δ

MARCH

Bush Seeks Expanded
Role for Private Industry
(pg. 26)

President Bush proposed that most federal job training programs be consolidated and turned over to Private Industry Councils (PICs). Ted Dutton, chairman of the San Bernardino County Private Industry Council said that, "This announcement can be seen as a great vote of confidence for PICs on the part of the President." Δ

Healthcare—Major
Reform the Best
Medicine (pg. 11).

In a commentary about the spiraling costs of health care, Senator Ruben S. Ayala observed that "With skyrocketing medical costs and the corresponding increasing in the cost of health care insurance programs, a growing number of middle-class people are now joining the ranks of the uninsured." In 1990, the number of uninsured persons in California rose to as many as 5.8 million. Δ

Workers' Comp Abuse
Exposed (pg. 19)

Gregory Johnson, Ph.D. and Alex Swedlow, consultants to Industrial Indemnity, detailed how the practice of physician self-referral boosted workers' compensation costs in California by \$350 million a year. Since workers' compensation costs account for less than 5 percent of all California medical costs, the total impact of physician ownership and investment on the California economy could be as much as several billion dollars per year. Δ

APRIL

Buyer Beware!
Insurance Fraud
Exposed (pg. 3)

California motorists fell victim to \$300 million of fraudulent, unlicensed insurance companies that skirt the law by operating from a different state or outside the country. Jeffrey Spring, spokesman for the Southern California Automobile Club advised, "Buyers beware. If you have any doubts about a policy, check into it thoroughly." Δ

California in Crisis:
Danger or
Opportunity (pg. 34)

The economic crisis in California may be the result of the way we govern ourselves, according to Matthew K. Fong, member of the Board of Equalization. "Half a century of unbroken economic growth has produced entrenched leadership in Sacramento who either take business for granted or see business as the source of every problem imaginable." Δ

MAY

Inland Empire Banks
and Thrifts Enjoy High
Ratings (pg. 3)

Nine Inland Empire banks and thrifts received the five star rating from Bauer Financial Reports and include: the Bank of San Bernardino, Cal West National Bank, First National Bank of Coachella, Fontana First National, Redlands Centennial Bank, Valley Bank, Mission Savings and Loan, Pomona First Federal Savings, and Secure Savings. Δ

Palm Springs
Chamber Considers
Gambling (pg. 77)

The Palm Springs Chamber of Commerce gathered to hear and discuss the potential of casino gambling to help the current economic situation according to Jerry Obum, director of Economic Development for Palm Springs. Gambling could "enhance and effect complimentary economic development in America's foremost resort," according to Obum. Δ

MWD's Growing
Influence Stirs
Controversy (pg. 3)

The Metropolitan Water District, which controls Southern California water supplies voted to levy an additional tax on consumers, without public input. This garnered the ire of some public officials. Senator Ruben Ayala noted, "There is no oversight of the operation. They are just going along as if they were freewheeling." Δ

JUNE

Clinton Discusses
Economy at Ontario
Town Meeting (pg. 5)

While visiting Ontario on June 13, Bill Clinton faced an assortment of questions about the economy and local base closures. "We have to find ways to take those resources and facilities and use them to rebuild our economy and solve some of our social problems," Clinton remarked regarding the Inland Empire. "You can do something that would solve the social problems, but would also rebuild the economy of the area." Δ

Local Tourism
Promotion Receives
Only 15 Percent of
Hotel Taxes (pg. 39)

The Inland Empire has not done everything it can to promote tourism, and loses much needed tax dollars. On average, just 15 percent of the transient occupancy tax equals being earmarked for tourism promotion, which is 19 percent less than the statewide average according to the League of California Cities. Δ

JULY

Air Force, Lockheed
Run into Turbulence
over Norton Facilities
(pg. 3)

Difficult relations between the U.S. Air Force and Lockheed Commercial Aircraft over their yearly lease has caused Lockheed to consider bailing out of the \$30 million Norton deal. "We have already invested \$30 million in this project and we're definitely not eager to go," summed up Lockheed's David Bethune. "We would like to stay here for a very long time, but we have to look at the future." Δ

1992

Year in Review . . .

Moreno Valley Raceway
Complex Nears
Development (pg. 3)

A proposal for a 1,677-acre speedway would bring auto racing back to the Inland Empire. Guthrie Company received approval by the city of Moreno Valley to construct a \$100 million speedway and entertainment complex. "I believe that the political processes in Moreno Valley were much more straightforward," Jim Guthrie, president of Guthrie & Company asserts. "There seems to be a lot of support from the private, business and political sectors." Δ

Los Angeles Coastal
Businesses Moving
Inland (pg. 57)

According to Ernst and Young, there exists a pronounced shift toward the Inland Empire by businesses. Steven Friedman, Western Regional Manager for Ernst and Young said, "Overall, the Inland Empire and Orange County provide a very faint silver lining to the dark cloud over L.A. and most of the rest of the state. Truthfully, I think the Inland Empire is a great hope for entrepreneurial business in California." Δ

AUGUST

Moreno Valley Mall
Expected to Provide
2,500 Jobs (pg. 3)

When completed, the Moreno Valley Mall at TownGate will provide a real boost to the local economy. According to Mary Terhune, of the EDD, "The Mall is definitely going to play a significant role in the county's job development." Δ

Indian Gaming Plans
Expansion (pg. 3)

The Indians of the Morongo Reservation have decided to reap the benefits of an expanded gambling parlor. By expanding their Bingo operations, the Morongos hope to cash in on the increased interest in gambling. Waltona Manion, a writer for several tribes states, "The common assumption I've seen so far is that most people are very supportive of Indian gambling. There really is a well spring of support because its different than regular gambling." Δ

SEPTEMBER

Homeowners Sue
Developer for
Negligence and
Fraud (pg. 3)

Sixty-three homeowners in Corona filed suit against Kaufman and Broad for \$120 million. The suit alleges defective construction, negligence and failure to disclose earthquake hazards related to their California Meadows development. Bernard Sandalow with Kaufman and Broad summed it up: "Lawsuits are a common occurrence for developers. However, we are proud of our efforts at California Meadows." Δ

Aero Mexico has Plans
for Ontario Airport (pg. 3)

Aero Mexico announced its plans to build a temporary federal inspection service at Ontario International Airport. "This will help enable us to have non-stop flights to international destinations which will better serve our customers," noted Dennis Watson director of Public Relations for the airport. Δ

Companies Teach
Doctors to Cash in on
Workers' Compensation
System (pg. 14)

With medical costs rising at a phenomenal rate and driving workers' compensation costs, Senator Bill Leonard uncovered several so called "medical mills," referral agencies who profit substantially from exploiting the system," said the senator. "Referral agencies operate on a volume basis. Mill operators can increase the cost of a claim by thousands of dollars just by preparing multiple and unnecessary evaluations." Δ

OCTOBER

Inland Empire
Businesses Support
Governor Wilson's
Workers' Compensation
Reform (pg. 3)

Professional business groups sponsored a rally at California Steel Industries Inc. in Fontana to urge a reform of the state's \$12 billion workers' compensation system. Barbara Crouch, regional director for the Merchants and Manufacturers Association

noted about the gathering "We're trying to rally as much attention and support as we can for worker's compensation requirements." Δ

World Trade
Association Formed in
Ontario (pg. 3)

A World Trade Association of the Inland Empire has been formed to pursue the development of a World Trade Center near the Ontario International Airport. "A world trade center site in Ontario will be a great attraction for both domestic and foreign trade representatives who want to tap into this market," commented Monte Radlovic, president of the organization. Δ

The Eagle Mountain
Controversy: Solution
or Hazard? (pg. 3)

The Riverside County Board of Supervisors squared off against Mine Reclamation Corporation over the future of the Eagle Mountain Mine. Assemblyman Steve Clute believed that the landfill represented a threat to the population. "Do you want to risk the future water supply of 15 million people?" However Damien Meins, with the EPA countered, "To say that there are no hazards with the landfill is false, but then again, there are hazards crossing the street." Δ

NOVEMBER

Mission Inn Needs \$1
Million (pg. 3)

After months and promises, the Mission Inn deal needed to be restructured. The Riverside City Council took steps to get the Mission Inn sold and opened by restructuring a deal with potential buyer John K. Desmond, Jr. and present owner, Chemical Bank. Desmond needed \$1 million within 30 days to complete the long awaited deal. Ralph Megna, deputy development director for the city of Riverside stated, "If we are going to do this deal, we need to do it soon." Δ

Inland Empire
Universities Make the
Grade (pg. 4)

In a U.S. News and World Report survey, two Inland Empire universities made their annual list of the nation's top schools. In a field of 112 regional colleges, the University of Redlands ranked 11th and Cal

Focus

Top Stories
For 1992

Poly Pomona ranked 13th. Dr. James R. Appleton, president of the University of Redlands commented, "This survey result puts us in some very fine company." Δ

DECEMBER

Inland Empire has Three
of the Top 100 Private
California Companies
(pg. 3)

In a survey conducted by California Business Magazine, of the top 100 Private California Companies, three Inland Empire firms made the list. Colton-based Stater Brothers Markets Inc. placed 10th, Upland's Lewis Homes Group ranked 49th, and Bourns Inc. of Riverside boasted a 97th. Δ

Chinese Set to
Dismantle Fontana Steel
Site (pg. 66)

Beijing-based Capital Iron and Steel Inc. purchased the Kaiser Steel Mill site for \$20 million, with plans to dismantle the plant and utilize the equipment in its China facility. "Selling the land to the Chinese will free up the 10-acre parcel on which the mill sits, enabling California Steel to consider future expansion," noted Matt MacFadden with Kaiser. Δ

Financial Statement
Fraud (pg. 10)

Financial statements are often the only way that an investor can judge the health of a company, but during the past decade, faulty audit practices have raised some questions. Audit failures have shaken the confidence in the system and have raised questions as to whether the auditors are failing in their public responsibility. Δ

"No one covers
business like
the Business
Journal"

Focus

City of



It is tough for a town to shed its image as a bedroom community, but Rialto is doing it. The residents of this community have a great deal to be proud of. The citizens and the city have formed a coalition to commit themselves to the betterment of the community. Rialto has taken many strides in 1992.

Located west of San Bernardino, the city of Rialto also attributes its commitment to enhancing the "quality of life" for Rialto businesses and residents as a key factor to this success. According to U.S. Census information, Rialto's population exceeds 78,000.

Rialto not only lies in the center of the Inland Empire, close to the cities of San Bernardino, Ontario and Riverside, but sits within a "Golden Triangle" formed by Interstate 10, 15, and 215. If you consider the valuable role the city-owned airport plays, Rialto becomes one of the most accessible cities within the Inland Empire.

Rialto Named City of the Year

The city of Rialto was named "City of the Year" by the League of California Cities, Inland Empire Division at their general meeting on Oct. 28, 1992. The award is given to a city in San Bernardino County which has implemented a creative or innovative project or program. Rialto was recognized for the RAMROD Mobilehome Park project.

RAMROD (Rialto Area Mobilehome Residents Organized Delegation) Senior Mobilehome Park provides affordable housing for seniors with low/moderate income. The city of Rialto participates in a cooperative venture with the non-profit corporation RAMROD Senior's Park Inc.

The first of its kind in California, RAMROD Mobilehome Park was developed as an ideal way to address the growing concern of prohibitive rent increases for seniors living on a restrictive income. The mobile home park

1992

Year in Review . . .

was constructed and is owned by the city's redevelopment agency. To handle park administration, the redevelopment agency contracts with RAMROD Senior's Park Inc.

"We are proud that RAMROD Senior Mobilehome Park has received the recognition that it rightly deserves," said Mayor John Longville. "This is an excellent example of how people who work cooperatively and develop partnerships can accomplish anything." The project was spearheaded by mobile home park residents who ultimately recruited the city in its efforts to construct affordable housing. They worked together in seeking funding, land acquisition and construction opportunities.

Neighborhood Services

Citizens of Rialto Join to Wipe Out Graffiti

During the month of August, 350 volunteers, ages ranging from six to 60, joined forces to eliminate a blighting factor throughout the city. Volunteers used over 400 gallons of paint to cover a variety of graffiti hot spots citywide. The city's Anti-Gang/Drug Task Force spearheaded the effort.

Rialto takes Neighborhood Activities to the Streets

In order to provide neighborhood children with activities to occupy idle time, the city's recreation department began the "After School Neighborhood Recreation Program" in October 1992. On week days, tables, chairs and supplies are loaded in the back of a pick-up truck and taken into various neighborhoods between the hours of 2 and 5 p.m.

The program's goals are to help children develop positive self esteem, create discipline and strong interpersonal skills and to teach positive group interaction. Activities include sports, games, crafts, class demonstrations and drug prevention seminars. Attendance averages 80 children per day.

City Welcomes Its Second High School

Sept. 8, 1992, marked the beginning of a new tradition in Rialto. Rialto High School, the city's sec-



Forecast Homes' New Beginnings

ond high school, opened its doors to nearly 3,000 students and 62 teachers. The city was in need of the 42-acre educational facility, as Eisenhower High School was at capacity and needed relief. The RHS motto states "United in Pride and Excellence" with a knight as its mascot.

Rialto's Municipal Airport Receives Priority Funding

The Rialto Municipal Airport (RMA) has experienced some significant changes over the past year. The sleepy small town airport has become a thriving general aviation airport that can handle landing corporate jets and light cargo planes. What triggered the changes? The transition started with the construction of a new runway that was capable of landing general aviation aircraft. The project was 90 percent funded by the Federal Aviation Administration (FAA) and 10 percent by the city of Rialto.

Because of the substantial growth expected and the potential to alleviate some congestion at Ontario International Airport, the United States Congress passed legislation that singled Rialto out as one of three airports in California that should receive priority funding. With this action, RMA has gained a tremendous opportunity to receive support from the FAA's control tower division to soon secure an air traffic control tower for the airport.

RMA began to grow in the mid 1980s, and it has not stopped. With the addition of the new runway and

the serious discussion of a second runway and control tower, the number of air operations will continue to increase.

New and Expanded Businesses

"Rialto is showcasing its availability of new commercial and industrial locations for growing and expanding industries," informed Arthur Morgan, the city's economic development director. "The city is committed to bring quality business into Rialto and encourages commercial and industrial development in order to create job opportunities for residents and to strengthen the city's tax base in order to support high-quality municipal services."

Wal-Mart Comes to Rialto

During 1992, the city successfully negotiated an auspicious agreement, in favor of Rialto, which helped land Wal-Mart at the northeast corner of Riverside and Valley, adjacent to the I-10 Freeway.

Within the city's Gateway Redevelopment Project, the 125,000-square-foot Wal-Mart store will generate over \$300,000 in additional sales tax to the city each year. The store has created over 150 new job opportunities. Phase II of this project, will begin next year with an additional 100,000 square feet of retail space.

Two Medical Facilities Fulfill City's Needs

St. Bernardine's Hospital, along with a consortium of local medical

1992

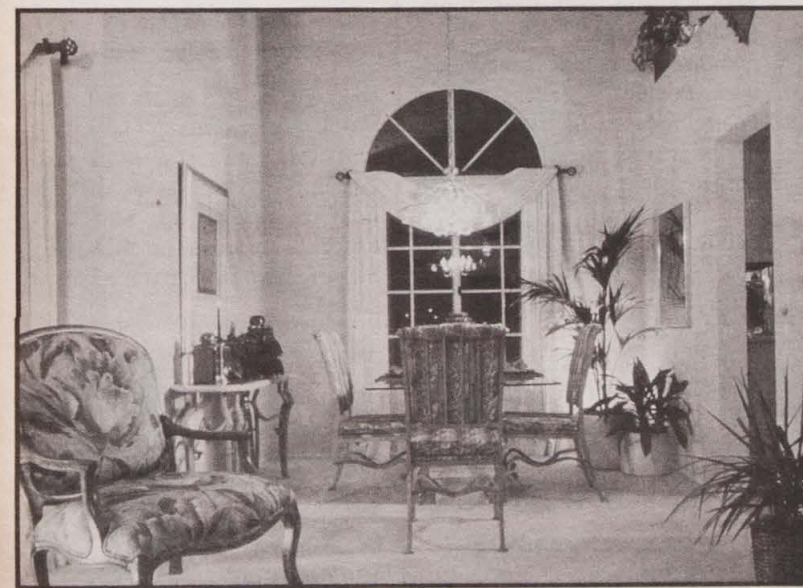
Year in Review . . .

doctors have constructed a two-story medical building for outpatient care at the southwest corner of Riverside and Eastern Avenues. This multi-million dollar facility has been anticipated in the community for years. From pediatric care to chiropractors, this full-service health care facility will serve the city for years to come.

In addition, the Rialto Medical Group reestablished their roots in Rialto across the street from St. Bernardine's on Riverside Avenue with a brand new two-story building they now call home. Housed with a wide range of professional doctors and specialists in the health care field, Rialto Medical Group opened their doors in December 1992.

Multifoods Moves Plant to Rialto

International Multifood Corp. closed its Riverside distribution center and moved into a new \$9 million Rialto facility. Thirty workers were transferred to the 80,500-square-foot Rialto site, which will be the shipping point for frozen Mexican, Italian and snack foods throughout the nation. The multi-billion dollar business has headquarters in Minneapolis, Minn.



Forecast Homes' New Beginnings Plan 6.

Rialto Welcomes Grocery Store Facelifts

Stater Bros. has taken an unusual step in building three stores at one time, in Rialto. Two of the newly expanded stores have been completed; the third store's newly constructed building is expected to

be completed in 1993. The new stores encompass 40 percent more space than the buildings they moved from. The new stores lie in close proximity to the old buildings.

CRA

Inland Community Bank opened in April, 1990, by a group of local business people who believed that a better level of bank service should be brought to Rialto and its surrounding communities. The only independent bank with headquarters in Rialto is new and locally owned.

Inland Community Bank occupies the best position to reap the benefits of a strong and effective Community Reinvestment Act (CRA) program. Loans available through Inland Community Bank include construction, SBA, consumer and home equity loans, commercial loans and short-term real estate loans.

The CRA encourages banks to help meet the credit needs of their entire communities including low and moderate income neighborhoods. Lenders are encouraged to focus particularly on the local housing and development needs of urban and rural areas as well as other types of credit which provide

ty Bank actively seeks to identify the credit needs of its community. A dialogue has been established with local development agencies to find out what role the bank can play as a community lender. Through these efforts, the bank has been successful in making several loans involving projects in disadvantaged areas within its community.

3. Involve all levels of management and the board of directors in developing plans and programs to identify and meet the credit needs of the community.

4. Be sure that the geographic distribution of their loans does not exclude low and moderate income neighborhoods.

5. Protect against discriminatory or other improper credit practices.

6. Be active in seeking out and meeting the credit needs and hence, development of their community.

In summary, a new bank depends upon the support of its local community to grow and prosper. Likewise, the local community can strongly benefit from the efforts a community bank, such as Inland Community Bank, in deploying loans to help meet the credit needs of the entire community.

What better way to facilitate growth in a new bank than to actively seek out and try to meet the credit needs of such a community. Inland Community Bank has accomplished this and will continue to make their achievements a part of its successful small bank image.

Record Breaking Sales of Forecast Homes' New Beginnings at Las Colinas

Forecast Homes' New Beginnings neighborhood at Las Colinas in Rialto has reported record breaking sales! Fifty percent of the entire neighborhood development has been sold in only 90 days after the recent August grand opening. Appealing to many first-time buyers and growing families, the New Beginnings community offers spacious single-family, detached homes on large lots at truly affordable prices starting at \$112,990.

The family-oriented homes at

New Beginnings at Las Colinas come available in three-and-four bedroom plans with as many as three baths, ranging up to 1,633 square feet. Two-car attached garages with direct indoor access are featured, and buyers may choose a three-car garage option.

The New Beginnings neighborhood at Las Colinas has impressive architectural touches, featuring a broad variety of exterior styles. Home buyers may select from 12 traditional style designs accented by brick, stone or cottage siding, as well as six Mediterranean style designs. Every home comes complete with front yard landscaping with automatic sprinklers and full rear yard fencing.

The strong sales at New Beginnings at Las Colinas receive are due to the quality and value of the homes, combined with the neighborhoods' excellent location. Las Colinas has established a reputation as one of the most popular family-oriented communities in the Inland Empire because of its convenience and beauty.

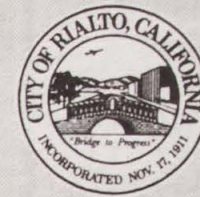
Nearby are schools, shopping, parks and scenic open spaces. Freeways leading to major business and employment areas are easily accessible. For recreation, the local area offers many possibilities and the mountain and desert resorts are just a short drive away. New Beginnings homes offer an even better value because they charge no homeowners' association fees.

To visit New Beginnings at Las Colinas in Rialto, take I-15 north, exit south (right) on Sierra Avenue and turn left on Riverside Avenue. Turn right at the Las Colinas entry and right on Terra Vista Drive to the sales information trailer. The office is open daily from 9 a.m. to 5 p.m., except for Tuesdays from noon to 5 p.m.

For more information about New Beginnings at Las Colinas in Rialto or any of the other affordably priced New Beginnings communities, please call (909) 355-7595. Δ

Focus

City of



Focus

City of



1992 Year in Review . . .

Integrated Marketing Program Bears Fruit

Corona city officials announced that new jobs totaling over 5 percent of the community's existing labor force had been attracted to their town in 1992, a fact that belies the current recession. Despite the toughest of economic times, 1992 has been Corona's year of new industrial and retail jobs. In

The average income per family in Corona is \$50,000, while the average household size is 3.1

excess of 2,100 new jobs have been added to the approximately 40,000 already in Corona. In the last two years, the community has been the site of several firsts for the Inland Empire.

Mayor Dick Deininger and Councilman Bill Miller point to Corona's aggressive marketing program as the reason behind these successes. In operation for

Corona's accomplishments to key leadership that knows how to best utilize its assets so that residents of Corona, as well as those who do business there, can benefit.



Mayor
Dick Deininger

Deininger also lists the tenure of the city council and staff as a primary strength: over the past two decades, a time of extraordinary growth for the city, the policies of the council have been consistently supportive of business development.

The committee deals primarily with marketing, redevelopment and business retention. All of these operations receive top priority from staff and elected officials alike. The two councilmen were the driving force behind the marketing program which today includes a marketing consultant, Jim Bradley. Bradley is a former manager of the Corona Chamber of Commerce and has a background in public relations and banking.



Jim Bradley
Economic Development—Marketing

Corona's general marketing theme is featured in a new brochure, "Corona, the Centerpiece of Southern California." While marketing efforts reach nationwide, most of the new businesses coming to Corona originate from the Southern California area. George Guayante, Director of Housing and Development, points to what he feels is the city's biggest asset, its location.

Corona, located just beyond the eastern border of Orange County (in Riverside County)

While these companies prefer not to be named at this time, they include door manufacturers,

The phrase 'business retention and expansion' is more than a cliché in Corona. It is a way of operation.

provides proximity to Orange and Los Angeles Counties and major transportation corridors, key to desirability by other business. Two major freeways, Interstate 15 and State Route 91, intersect in Corona, providing direct connection to Southern California and much of the United States.

Real estate experts estimate that this year over 1,000,000 square feet of new industrial space will be occupied, much of which is current inventory. That alone could spell as many as 1,300 new jobs for the community in the industrial sector alone. Some of these jobs have been brought in by the new industries that opened in Corona this year: Won Elevator, Advanced Tools, Smitty Built, PETCO Inc., Thermal Structures, Inc., EHB Industries, Pemco Engineers, Marko Foam Products, Inc., and a number of smaller operations. More employment will come with those who are in the process of building or moving into Corona now: Circle Seal Controls, Lyle Industries, Case Swayne and Pacific Connection.

In addition, the city's economic development department is currently talking to several different businesses seriously considering locating in Corona.

Retail sales per capita are 37 percent higher than Riverside County

While these companies prefer not to be named at this time, they include door manufacturers,

warehouse operations, a medical equipment sterilizer, a heavy equipment manufacturer, a credit bureau, and a fiberglass tent pole maker.

Job growth was not limited to the industrial sector. A number of new restaurants found out just how hungry Corona residents are. Openings this past year includes Mimi's, Miguels, Chuck E Cheese and Dennys. Opening

Corona has its own police and fire department. Violent crime is twenty-seven percent lower than Pacific states average.

soon will be Red Robin and Aca-pulco restaurants. The city's marketing department is also currently in discussions with an upscale restaurant, which is expected to locate on McKinley Street near the city's eastern boundary.

Retail growth is also contributing to job growth. A 338,000-square-foot retail center, now under construction, will be anchored by a 126,000-square-foot Wal-Mart. Numerous businesses are negotiating leases for this center and are expected to be announced shortly. Other new retail operations in Corona this year include Lavey Craft Performance Boats, Sofa Craft, Y.O.M. Imports, Discount Warehouse Auto, Ethan Allan Furniture and Suit City.



Councilman
Bill Miller

1992 Year in Review . . .

Integrated Marketing Program Bears Fruit

The phrase 'business retention and expansion' is more than a cliché in Corona. It is a way of operation. In January, the city council adopted a 12-point program dealing with making things easier for local business to operate. While the city has no control over such things as workers' compensation and air quality regulations, it does take a proactive approach with the business community. The key to this program is getting to know business better, opening up lines of communications and seeking out problems before they become unsolvable.

Business expansion is also providing employment opportunities for Corona residents. Major changes are in the works at Watson Laboratories, California Golden Cheese, Fender Guitars, Hayden, Dogloo, Mervyn's Department Store and Meyers Marketing Group, and these changes will also mean more jobs.

The total effect of the growth discussed is estimated to be over 2,100 new jobs for Corona, a city which is reputed to have the highest number of jobs per capita in Riverside County. Going into 1992, Corona had already attained the jobs per capita goal set for the year 2000 by the Southern California Association

of Governments (SCAG).

'Business friendly' is a commitment by Corona officials who continually strive to improve, from department heads to front line clerks. City Manager Bill Garrett takes pride in that Corona is not like other cities, where



Circle Seal Controls, opening this month, is the manufacturer of valves. This company will employ over 250 people.

the normal operating mode is management by crisis. "When a company sends representatives to do fact finding in Corona, they find a city government that is free to concentrate on their issues. We are not continually distracted by budget questions or zoning problems."

To assure that this continues, training sessions for all levels of city employees in the

development processing departments are regularly scheduled to provide an appreciation of the importance of maintaining the economic base of the city and of their part in doing that through attracting business to the community.

These sessions are also used to update employees on marketing, the economic outlook, and how they, as representatives of the city, can make doing business here both profitable and enjoyable, instilling customer service as a driving force in the operation.

Corona, in the past two years, has been used by some businesses as a "test bed" for the proto-

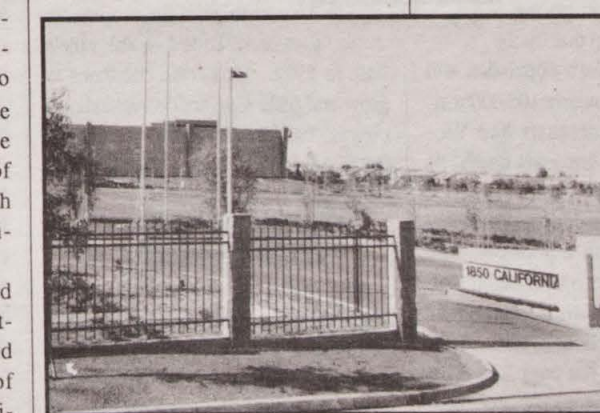
types of many new business ventures: a first of its kind Penney's Children's Clothing Store; one

Corona has an average lease rate which is about 30 percent lower than Orange County.

of the first West Coast operations of Ben Franklin's Crafts Stores; and a quite successful Claim Jumper Restaurant. According to a national publication of the Restaurant Association, the Corona Claim Jumper ranks as the 46th highest grossing restaurant in the United States. The operation, which opened in June 1991, averages \$16,500 gross income daily with an annual total over \$6,000,000.

The city also has some unique construction. Kaiser Permanente Hospitals is erecting a 120,000-square-foot regional records center to house 100 employees and computer equipment worth \$350,000,000. This building, like many others in Corona, can withstand, through its base isolation structural system, the forces of a magnitude 10.0 earthquake.

Corona's efforts to attract business, despite an economic climate that does not encourage



Kaiser Permanente Hospital Regional Records Center. This two-story, 120,000-square-foot building, opening this month, is constructed to withstand an earthquake of 10.0. It will employ 100 people.

investment, are paying off, according to Bradley. He attributes this to the city's mar-

keting program, a multifaceted venture aimed at getting the right information about the city into the right hands at the appropriate time. This is followed through with quality service, then maintaining relations with the enterprise once it is established in Corona.

For instance, letting a retailer who is seeking new markets know that Corona's average household income is \$46,000, that per capita retail sales are 37 percent higher than Riverside County's, and that the average lease rate is about a third lower than in Orange County

has been George Guayante demonstrated Director of Housing & Development serious consideration.

Manufacturers have been very interested in learning that, partially due to the fact that the city has its own police and fire forces, the city's violent crime rate is 27 percent lower than the Pacific states average, and that Corona has an excellent, young work force, with an average age of just over 28.

"It's no accident that we're

seeing this kind of quality commercial and industrial activity," says City Manager Bill Garrett. "It's the result of a long and aggressive, focused effort, aimed first at getting businesses to come into our community and then at serving their

needs in order to keep them here." Δ

Focus

City of



Focus

City of



Welcome to Victorville...the Other Side of Southern California

Victorville, a key city of the High Desert, is the retail and commercial hub of the Victor Valley. Major highways provide Victorville residents with quick and easy access to Las Vegas to the northeast, Los Angeles to the southeast, Bishop and the Mammoth Lake recreation areas to the north, and San Bernardino and its mountain resorts to the south.

Victorville is a diverse community. The city harmoniously blends the values of the past and growth for the future. It offers affordable housing, a skilled labor force, industrial/commercial sites convenient to transportation and numerous retail shopping facilities.

Along with its growth, Victorville has retained the sense of community so important to families. Residents believe it is a great place to live, work and play.

City Government

The city of Victorville is expected to top 50,000 in population in 1992. According to State Department of Finance figures, the population as of Jan. 1, 1991, stood at 48,368, making Victorville the eighth fastest-growing city in California, and the fastest growing in San Bernardino County.

Contel, the local phone carrier, has predicted that by the year 2000, Victorville's population will soar 158 percent to nearly 105,000 residents. Previous forecasts had Victorville growing to that level nearly 10 years later.

The city became incorporated on Sept. 21, 1962, with a population of 6,800. Victorville had a budget of \$371,000 and 36 full-time employees. Today, the city functions with a \$62.6 million budget and has over 225 full-time employees. The city provides vital municipal services to the residents in its 58.5 square miles. Victorville operates its own fire department, and contracts for police service through San Bernardino County.

As a city, Victorville uses general law and survives as one of only 28

1992

Year in Review . . .

no/low property tax cities in the state (it does not collect ad valorem property tax for city general fund purposes).

Retail/Commercial Activity

Within the city of Victorville about 3,250 acres are zoned for commercial use. Rental rates vary from \$.50 to \$1.50 per square foot. Victorville is home to one of the largest regional shopping center between San Bernardino and Las Vegas. The Mall of Victor Valley is anchored by four major department stores: Harris Co., J.C. Penney, Mervyn's and Sears.

Several new businesses have constructed new facilities and/or made Victorville their home during the last year. Some of the highlights include:

- * Red Robin and Red Lobster restaurants open.
- * "Village Center" project, located near the Mall of Victor Valley, adds several new businesses: Service Merchandise, PetsMart and Ben Franklin Crafts.
- * New Ralphs Supermarket/Payless Drug center opens at the intersections of Palmdale and El Evado Roads.
- * Another JWL Management restaurant, Richie's Real American Diner, opens its second site in Victorville.
- * Drug Emporium, a major name in the drugstore field, opens a store in the Valley Center project adjacent to Costco and HomeBase.



Mayor Jim Busby

* New Lucky's supermarket is under construction at the intersection of Bear Valley and Amethyst Roads.

These highlights of the past year do not include the countless smaller retail and commercial developments that have added to the city's base in 1992. Victorville continues to grow and offer a diversified retail/commercial base to serve the residents of the Victor Valley.

Significant Capital Improvements

Victorville has always had a commitment toward planning for growth, and in providing the infrastructure necessary for growth. In 1991, the city widened a major freeway crossing at Bear Valley Road from three lanes to six, at a cost of several million dollars.

In 1992, Victorville began construction of one of its largest and most costly capital improvements — the Goodwill Interchange at Roy Rogers Drive. This new freeway interchange, located on

Interstate 15 between the current Palmdale Road and Mojave Drive interchanges, will cost the city about \$22 million in construction and land acquisition costs. It will also open up the central part of the city for improved traffic flows and new development.

The city currently has plans for a hospital-ty court located at the new interchange, with sites for five-to-six family sit-down restaurants. There are also tentative plans for an Auto Mall to be located adjacent to the new interchange.

Educational Opportunities

Victorville is the home of Victor Valley College, a two-year community college that offers a broad range of educational and vocational training, as well as seminars and programs designed to aid new and established businesses in the Victor Valley. With an enrollment of about 10,000 students, Victor Valley College serves all of the High Desert communities. Its Performing Arts Center is a hub of cultural and entertaining activities, and remains in constant demand for a wide range of programs.

Housing

Victorville offers both new and resale homes ranging from \$85,000 to \$500,000, with the average cost of a standard three-bedroom home at about \$127,000. Mobile homes may be placed on some residential lots in Victorville or in one of the 11 mobile home parks.

Rental housing costs from \$500 to \$800 per month. Apartment/duplex rentals range from \$400 to \$615 per month for two-to-three bedroom units.

In 1992, Victorville completed the rehabilitation of the Northgate Village Apartments, using money set aside from the city's redevelopment agency. Nearly half of the units in the 140-unit complex assist low-to-moderate income residents with safe, clean and affordable housing, making the complex a showcase of its kind.

Health/Medical Facilities

Two general hospitals serve Victor Valley, together providing in excess of 200 beds. The Victorville area has 171 general practitioners, 106 dentists, several surgeons, orthopaedic surgeons, oral surgeons, pediatricians, obstetrics/gynecologists, and ophthalmologists.



History

Prior to the establishment of the Santa Fe railroad through the Cajon Pass, Victorville served primarily as home to American Indians and a rest stop for exploratory expeditions. Railway construction took place under the supervision of Jacob Nash Victor for whom the city was named. Industry and agriculture followed the railroads, with cement manufacturing and apple orchards leading the way.

George Air Force Base was founded in 1941, which brought military personnel to the High Desert. Due to the discovery of an underground water source, the Victor Valley really began to see significant growth.

Arts, Culture and Leisure

Victorville houses the Roy Rogers and Dale Evans Museum, which has memorabilia from their personal and professional lives. The museum attracts thousands of visitors from all over the world each year.

The San Bernardino County Fair in Victorville livens up each summer with carnival rides and games, livestock competition, informational exhibits, a PRCA rodeo, demolition derby, celebrity concerts and much more. Throughout the year, the fairgrounds plays host to many other activities, including the annual High Desert Opportunity Business Outlook Conference, Home and Garden Show and Independence Day Fireworks Spectacular.

Mojave Narrows Regional Park, located on the city's border, offers horseback riding, paddle boats, camping, fishing and nature trails. In October, the Mojave Narrows Hot Air Balloon Festival, cosponsored by the Victorville Chamber of Commerce, fills the park with thousands of spectators and the sky with a magnificent display of color. Δ

For an informational packet on Victorville, contact the Victorville Chamber of Commerce at (619) 245-6506. For business information, contact the city of Victorville at (619) 955-5035.

Jenny Cares



"Every time I help a baby into the world, I get a wonderful feeling!"

JENNIFER THOMAS

Jennifer Thomas, R.N., loves her job. She thinks the maternity floor of Victor Valley is the nicest place in the hospital.

During her 8 years of OB nursing she has shared the excitement of many parents over their new babies.

Jennifer's bond to the baby begins weeks before the birth. Because she teaches childbirth classes, when the baby arrives, it is like one of her own family.

Jennifer Thomas is one of 620 dedicated professionals who have made Victor Valley the caring Community Hospital for over 25 years.

VICTOR VALLEY
Community Hospital

Where Caring Counts...

An Equal Opportunity Employer.

Focus

City of



Pomona's economic development program is successfully attracting new businesses and helping current industries to expand.

Since the inception of the Pomona Redevelopment Agency in 1966, 11 redevelopment project areas have been established in Pomona encompassing 2,855 acres. The success of the city's redevelopment and economic development efforts during 1992 are chronicled below.

Sheraton Suites Fairplex

The Sheraton Suites Fairplex Hotel project is the culmination of a joint effort between the Los Angeles County Fair Association and the city of Pomona Redevelopment Agency. Located on the grounds of the annual Los Angeles County Fair and Exposition Complex (Fairplex), the \$20 million, 247-suite hotel is designed to encourage and support utilization of Fairplex facilities on a



year round basis.

New Dealerships in the Pomona Auto Center

Mid-July marked the opening of Hershey Jeep/Eagle in the Pomona Auto Center. The 3.32-acre site occupied by Jeep/Eagle is a welcomed addition to the Auto Center.

Pomona Dodge comes back to Pomona! A new Dodge dealership began construction in the Pomona Auto Center bringing the total number of dealerships in the center to six. The dealership is scheduled to open in 1993.

Smith's Superstore in Pomona

In September 1992, the Redevelopment Agency entered into an owner participation agreement with Smith's Food and Drug Centers. In exchange for agen-

1992

Year in Review . . .

cy assistance with land acquisition, Smith's agreed to build a 100,200-square-foot shopping center on 8.62 acres. Construction on the center is scheduled to begin in January 1993.

Anion Exchange Facility Opens in Pomona

Pomona recently took a unique step to insure a healthful water supply to residents and businesses with the construction of the world's largest Anion Exchange facility to remove nitrates from water. High nitrate water can pose health dangers to infants.

Placed in full operation in November, the plant saves the city about \$3,000 per day on the purchase of water from outside sources.

Pomona Enterprise Zone Application

After submitting a preliminary application for designation as an enterprise zone, the city of Pomona was pleased to learn that they were among the 17 finalists selected for the final phase of the application process. Once designated, the city can use the California tax code to induce businesses to stay or expand. A few of the possible tax incentives available to businesses located within the proposed enterprise zone include:

1. A hiring credit may be claimed on up to 50 percent of wages paid to qualifying employees.
2. A sales and use tax credit can be claimed on all sales tax paid to purchase production equipment.
3. One hundred percent of any net operating loss can be carried forward.
4. The Pomona Redevelopment Agency expects to provide loans to assist small industrial and manufacturing businesses located in project areas to meet their capital needs.

In addition, several nonprofit financial corporations have committed to expedite loan applications and funding to enterprise zone businesses which meet SBA lending criteria.

One-Stop Permit Processing Counter

In an effort to simplify the entitlement process for businesses within Pomona, the city has developed a One-Stop Permit Processing Counter. The One-Stop Permit Counter is designed to consolidate and expedite the construction plan review and permit issuing functions. The city's goal is to provide prompt and accurate assistance and insure all projects proceed without delay.

Larger development projects typically have professionals to assist with zoning, planning and building code compliance issues at their preliminary stage. Staff at the One-Stop Permit Processing Counter will also assist smaller development project applicants to understand the requirements to expedite the approval process. So now, for any size project, applications, approximate processing times, informational handouts and schedules for projects which require Planning Commission review are available at the One-Stop Permit Processing Counter.

Metrolink Stations Enhance Pomona Commuter Service

Oct. 26, 1992 marked the return of commuter rail to Southern California. Pomona was honored as one of the first cities to reinstate commuter transportation by rail, after the completion of its eagerly awaited Commuter Rail Station.

The regional system known as Metrolink offers three routes to Union Station in downtown Los Angeles: San Bernardino to Los Angeles; Moorpark to Los Angeles; and Santa Clarita to Los Angeles. Orange County and Riverside routes will be added in 1993. The San Bernardino line offers service from Pomona and Claremont, with stops in the cities of Covina and El Monte, and is scheduled to be completed through to San Bernardino in 1993.

The Southern California Regional Rail Authority operates Metrolink, and when completed, the system will cover more than 400 miles and serve 70 stations. Pomona's \$1.2 million Metrolink station, located between North Garey Avenue and Fulton Road, just north of Arrow Highway and south of Bonita Avenue, allows commuters to travel to Union Station in less than 50 minutes.

The Pomona station serves about 400 passengers daily and operates as a multi-modal center by accommodating commuters who travel to the station by bus, shuttle and private vehicle. The station currently accommodates 225 automobiles, and as demand for services increases, the station master plan includes plans to expand the facility to hold 700 cars.

Award of Merit Goes to Shilo Inn

The Shilo Inn Suites Hilltop Hotel was given an Award of Merit as an outstanding public-private development partnership by the California Association for Local Economic Development (CALED). According to CALED officials, the Shilo Inn Hilltop Suites project exemplified the best in development partnerships and has significantly contributed to job creation and local revenue enhancement.

The \$16 million Shilo Hilltop project is the first Redevelopment Agency assisted project to be completed in the recently established South Garey



Avenue/Freeway Corridor project area.

Second Station Planned for Downtown

The city of Pomona is exploring the possibilities of building another commuter station. If approved, a second Metrolink Commuter Rail Station would serve as the impetus for revitalization in the downtown corridor.

The LACTC reached an agreement with the Union Pacific Railroad to operate commuter rail service between downtown Riverside and Union Station. Currently five cities (Pedley, Ontario, Pomona, City of Industry, Whittier, and Montebello) are planning stations along the Union Pacific line. Metrolink service on the Union Pacific Riverside commuter line is expected to begin in the spring of 1993. Δ

Pomona City Council
Donna Smith, mayor
Nell Soto
Tomas Ursua
Boyd Bredenkamp
Paula Lantz
Ken West
Willie White

A better way to L.A.



Shilo Inns

... an ideal destination at an affordable price.



When the handsome new up-scale Shilo Inn Suites Hotel - Pomona Hilltop opened in the fall of 1991, it became the Portland, Oregon-based chain's second facility in the Inland Empire. It also symbolized the attainment of another major phase in the growth and progress envisioned for the company by its founder, Mark S. Hemstreet.

Hemstreet dreamed of developing the finest lodging/restaurant chain in the West. In 1973, at the age of 24, he opened the first Shilo Inn. Today, Shilo Inns has expanded into 50-plus locations and is considered to be the largest privately owned and operated lodging chain in the western United States.

Each new Shilo Inn site location is selected to complement the chain and is designed to fulfill a specific niche in the local community, with rates established accordingly.

In Pomona, Hemstreet discerned the need for a deluxe, full-service hotel that would accommodate groups of up to 500 people for meetings and banquets.

The all-suite Hilltop Hotel is designed for the upscale needs of Pomona travelers while offering plenty of amenities to provide excellent value. Hilltop's deluxe suites feature elegant furnishings,

three telephones with two lines, four televisions, personal VCR, microwave, refrigerator and wet bar. Hotel amenities include swimming pool, spa, sauna, steam room and fitness center.

Shilo Inns' Pomona Hilltop features 130 deluxe suites, convention space for 500 people, fine dining restaurant, and lounge.

Shilo Inns' original Pomona Hotel, across Temple Avenue from the Hilltop Hotel, combines for a total of 291 guestrooms. The recently redecorated original Pomona/Diamond Bar Hotel continues to provide moderately-priced accommodations. The contemporary Main Street Bar & Grill is adjacent to the original hotel.

The new all-suites hotel in Pomona is a part of Shilo's increasing presence in California. Twin facilities, separated by Yosemite, are at Mammoth Lake and Oakhurst. Palm Springs Shilo Inn Resort is located near the

Aerial Tramway and serves both adult and family recreation needs. Other Shilo Inns are located throughout California.

The future for Shilo looks bright in a fiercely competitive industry. Economic downturns do not affect the Shilo chain to a great degree. Shilo marketers feel it's because of their mid-range pricing, offering so many amenities to increase value, and paying attention to the basics of cleanliness and friendliness.

Hemstreet also attributes a major share of Shilo's success to his "loyal, dedicated, professional employees." Numbering approximately 2,500, each has been carefully selected and trained to provide sincere, friendly, efficient service. And it is those qualities,

combined with clean, comfortable, and attractive accommodations at an affordable price, that serve to generate the intense brand loyalty for which Shilo Inns are noted. Around 62% of Shilo's Guests do return. That's quite a testimonial to Shilo's philosophy.

Shilo Inns

"AFFORDABLE EXCELLENCE"

Pomona Hilltop Suites Hotel
3101 Temple Avenue
Pomona, CA 91768
Hotel (909) 598-7666
Restaurant (909) 594-3575

Pomona/Diamond Bar Hotel
3200 Temple Avenue
Pomona, CA 91768
(909) 598-0073

NATIONWIDE
1-800-222-2244

Focus

City of



Bank of America Merger

One of the few communities to benefit from the recent merger of San Francisco-based Bank of America with Security Pacific National Bank is the city of Rancho Mirage. While the current Cathedral-Mirage branch at Frank Sinatra and Highway 111 was closed on Dec. 18 in Cathedral City, the Rancho Mirage Security Bank branch benefitted from the closure.

Redevelopment Activities

The 74,000-square-foot Atrium Design Center rose from the ashes of the former Irvine Ranch Market on Highway 111. Developer John Weissman opened the center earlier in the year. The center houses

merchants of high-end furnishing and accessories, plus two upscale restaurants to rival their competitors on the famed restaurant row in Rancho Mirage.

Leasing activity has been vigorous and only two small showrooms and a few mini-offices remain to be rented. The center lies immediately east of the uniquely designed Chart House restaurant, also owned by its developer. The uniquely designed landmark facility with luxury appointments is designed for discriminating clientele. A key office tenant, the Palm Springs Desert Resorts Convention Center and Visitors Bureau, has committed to 7,500 square feet of office space. Some of this space is currently being sublet and available for further expansion. Executive Director Mike Fife notes that the mid-valley location of the facility benefits the new office.

"It's a landmark building with high visibility—readily identifiable by our customers, the visitors to the area," noted the director. "It's a large enough space where we have the expansion capabilities for the next 10 years of operation here."

Another proposed shopping center in the general vicinity of the Atrium on Highway 111 is the proposed Ming's Plaza, to be developed by Indian Wells contractor J.T. Hayhoe.

1992

Year in Review . . .

Monterey Marketplace

In the furious race for increased sales tax revenue, the first discount merchant oriented center has been approved by the city with a Home Depot store being the principal tenant at the southwest corner of Monterey Avenue and Dinah Shore. Grading is currently underway on this multi-million dollar project. The site will directly compete with a parcel recently annexed by the city of Palm Desert at the northwest corner of the intersection. This location houses another power center containing Price Club, rival Home Base and other similar discounting tenants.

Pavilions Center

Vons upscale facility, Pavilions, opened in November to burgeoning crowds at the southwest corner of Gerald Ford and Bob Hope, just north of the sumptuous 400-acre estate which houses the Honorable Walter Annenberg's "Sunnyslans." Also housed within the

Annenberg property adjacent to the Pavilions site sits a nine hole, two teed, 5,869 yard, par 73 golf course.

In addition to the Pavilions store, several service establishments

have been opened with considerable vacant space to be let in the remaining stores in the center. Earlier in the year, the second Rancho Mirage fire station was completed just west of this center in anticipation of the development.

Future Possibilities

Plans have been discussed relative to the location of a Wal-Mart store at the northeast corner of Country Club Drive and Monterey, continuing the quest of Rancho Mirage for further sales tax revenues. This follows the discount lead of neighboring Cathedral City in this regard.

With a median family income of \$72,500, (twice the national average) retailers feel that Rancho Mirage provides a market capable of supporting more activity. Total taxable sales have risen from the \$68 million dollar level in 1980 to a 1991 estimate of \$160 million, even with the softness in hotel room sales.

Home furnishings leads in this dramatic 135 percent increase in 11 years with 1990 figures at an estimated \$32 million, leading to a strong first half of 1991 clip of \$17.8 million. These increases were closely followed by



restaurant sales of \$31 million in 1990 with first half 1991 figures in the \$17 million range.

Palm Valley School

A major relocation is taking place at the Palm Valley School located in Palm Springs. The school will accommodate K-12 private school students to a new site on DuVall Drive just north of Gerald Ford. The \$1,019,000 project, to be built on a 38-acre site at the location, represents the first secondary school within the city limits of Rancho Mirage.

Rancho Mirage Elementary exists as the only public school in the area and lies within the Palm Springs Unified School District. Depending upon what side of Bob Hope that secondary students live determines whether they go to the new Cathedral City High School within the Palm Springs Unified School District, or to Palm Desert High School in the Desert Sands School District.

Eisenhower Medical Center Complex

Additions and improvements complement this 259-bed acute care hospital which ministers to the entire Coachella Valley. This outstanding medical facility continues its annual modernization and upgrading. Its 200 physicians with nearly 40 specialties and subspecialties offer fine medical care. Major specializations include orthopaedics, cardiology, oncology, drug and alcohol dependency combined with a large emergency medical facility with 21 beds.

Colony Cable Vision

Recently the city has renewed their cable franchise agreement with Colony Cable Vision, the parent of Palmer Cable. Under the terms of the new agreement, Colony has earmarked some \$35 million in valley-wide improvements with \$7 million of that amount assigned for upgrades in Rancho Mirage

cable systems.

Residential Development

Due to the upscale nature of housing within Rancho Mirage, considerable adjustments in resale housing have taken place in the early 1990s (per data below).

Housing Price Levels:

	Detached Single Family	Condominiums
Property Sample Population	240	250
Average Price	\$639,295	\$161,006
Median Price	\$365,000	\$164,700
Highest Price	\$3,995,000	\$238,000
Lowest Price	\$78,800	\$59,500

Development continues at the southeast corner of DuVall and Gerald Ford. The walled project has been delayed for several years with new houses finally being developed at that location. However, overall development of new homes remains sluggish with newly completed home sales less than vigorous, especially in the Deane Brothers Mission Hills homes project.

One of the most controversial issues facing the city is the recently passed Proposition V which severely restricts Maxxam Corp. from future expansion activities. Maxxam Corp has developed the gated residential enclave surrounding the Ritz Carlton Hotel.

Civic Center Relocation

Development of the infrastructure needed to support the new Civic Center complex to be erected at the northwest corner of Rancho Mirage Lane and Highway 111 is currently underway. The award winning design for this complex resulted from an international competition conducted by the city in its quest. The expanded facility is required to administer a considerably expanded tax base from the \$2.8 billion dollars of assessed valuation in 1991. Δ

By Dr. Stanley S. Reyburn



THIS TIME OF YEAR IT'S UNBELIEVABLE.

Especially the view. Situated 650 feet above the Palm Springs Valley floor and surrounded by the majestic Santa Rosa mountains, The Ritz-Carlton, Rancho Mirage boasts 10 lighted tennis courts directed by U.S. Davis Cup Coach, Tom Gorman, a championship

golf course, a professional croquet lawn, and more. The accommodations are luxurious, the dining extraordinary and of course, the service is uncompromising. For reservations, call 619-321-8282, 800-241-3333 or your travel professional.



THE RITZ-CARLTON
RANCHO MIRAGE

one of *The Leading Hotels of the World*

Focus

City of

Indio

1992

Year in Review . . .

omy each year.

In 1992, new initiatives by city and chamber of commerce officials allow the city to be more competitive in retail and industrial development. Business recruitment is enhanced by increased cooperation between property owners and the city to market Indio and properties.

The Coachella Valley Enterprise Zone with its incentive packages is a focal point of marketing, but the key is cooperation between private sector and public sector participants.

Business retention and expansion get equal attention by channeling information to businesses about market opportunities and assistance programs. This develops a pro-business attitude that says public officials and community leaders care about individual business' successes.

Resort to Fun

Few environments in the world offer the recreational quality of life enjoyed by Indio and Coachella Valley residents. A majority of the new business leads in the city's new enterprise zone come from owners who want to move to the valley on a full-time basis. A business person can have the advantage of a fine lifestyle, excellent health care, entertainment and a profitable place to work.

The Indio area offers over 80 golf courses while the city itself is becoming the polo capital. (Indio has the only lighted golf course in Southern California.)

Eldorado Polo Club and the Empire Polo Club and Equestrian Center provide winter entertainment for visitors and residents. Balloon and wine festivals, a dog show, concerts, art shows and other events, fill the calendar. Desert ExpoCenter puts on the National Date Festival in February, in addition to providing excellent off-track betting facilities, and numerous special events. The new Fullenwilder auditorium can seat up to 3,000.

The new 32,000-square-foot Indio Community and Recreation Center offers local residents a wide range of recreational and physical fitness opportunities.

General Plan Update

How would you plan for a community that doubles in size both geographically and demographically? With a 1992 population base of 42,000 and 14,500 dwellings, this challenge faces the city and other public service agencies in Indio. Improving the city's planning capacity to deal with change is a major reason for starting a general plan study in 1992. The physical

size of Indio will likely be more than double (from 19 square miles) in the next decade.

How do you help create a new Indio that has major pressures for growth? With the research nearly complete, the growth scenarios are out for review. The job of forming long-range policy for guiding community growth is a major task before public officials.

Jeffrey Holt, Mayor

"As mayor, I see the enormous opportunity for Indio represented by numerous major residential, commercial and industrial projects being proposed. The current recession may be difficult, but the city has wisely used the time to plan for the future. Indio is in major transition. Polo and equestrian events have brought international notoriety to Indio in the past two years. Enterprise zone designation in the eastern portion of the valley brings a major new dimension to business recruitment."

"Riverside County is making major investments in new facilities, as is the California Highway Patrol, Department of Motor Vehicles, and the State Employment Development Department (EDD). Local recreation is constantly being improved, witnessed by the new 32,000-square-foot recreation center, expanding senior center, equestrian facilities and the ExpoCenter auditorium. Over \$31 million is being spent on remodeling of schools in Indio."

"As growth moves eastward in the Coachella Valley, the population center will soon be Indio, right where transportation facilities now intersect in the geographic center."

Mike Savage, President of Indio Chamber of Commerce

"While Indio is not recession proof, it has an advantage over other cities in being a major government seat for the county of Riverside, thus offering year-round stability for the city's economy. This is a crucial time in the planned growth of our city. The Indio Chamber of Commerce intends to help effect positive changes."

"Indio stands poised for large growth when the recession ends and many factors work to insure its future growth. These advantages include lower real estate costs; lower electricity costs; proximity to three airports and having five freeway exits on I-10; and being an enterprise

zone city. The Indio Chamber of Commerce stands ready, willing and able to help your business find profitability in 1993 and beyond."

Henry Hohenstein, Community Development Director

"This past year was pivotal for Indio's Community Development Department. Building permits moved forward on a broad range to total \$30,494,406, up 34 percent over 1991. It is anticipated that this improvement will continue in 1993, being led by strength in the single family residential market. In addition, broad based commercial and tenant improvements should continue in 1993."

Bill Northrup, Director of Economic Development/Redevelopment

"The mission of the Indio economic development effort is to provide a continuing favorable business climate for new and existing businesses in order to maintain and enhance a high quality of life for families and a profitable business community. Our greatest assets are location, public-private sector cooperation, enterprise zone and other incentives that make a real difference in business location or retention decisions."

Fred Diaz, City Manager

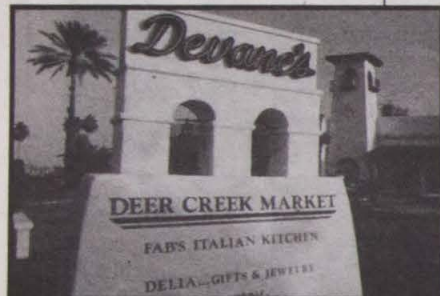
"After surviving tough economic times, Indio is now poised for a healthy onslaught of development opportunities. While some have been intimidated by tough times over the last two years, the city of Indio has been hard at work positioning itself for impending economic recovery. Many of the leading economic indicators are projecting better times at a national level."

"As I survey the local landscape, I see some positive signs throughout our community. More than any city I have been affiliated with in my career, Indio is aggressively seeking business development and has been actively marketing itself accordingly. The city, enterprise zone, redevelopment agency, chamber of commerce are all focused on bringing new economic opportunities to Indio. We look forward to working with you in the future." Δ

Indio has and continues to play a major role in the economy of the Coachella Valley as a retail center, automotive and service center, and the eastern seat of Riverside County government.

With direct access to four off-ramps on Interstate 10, two interstate highways, direct rail service and nearby air service, Indio is strategically located for opportunities for business development.

Although Indio experienced the hard times of 1992, it also offered a time for



Actor William Devane has made major new investments in Indio including the Deer Creek Market

city officials, the chamber of commerce and other local leaders to refocus resources to gain new opportunities for a growing community. As a result, officials express optimism about Indio's future.

Some of the tools that help Indio prepare for a predicted wave of new growth include a general plan update program; capital improvement update program; expansion of city territory with many new annexations, an improved organization for economic development, and new private-public partnerships in economic development and redevelopment.

Overview of the Economy

Although the retail economy has been slow, signs point to a major improvement in auto sales, an increase in new single family construction, and new plans for commercial development. Indio retail sales are based on a year-round economy.

Single family home construction continues to bring new buyers for goods and services to local businesses. The variety of housing stock is improving due to competition among home builders and an expanding income base. Retirees are becoming a bigger factor in Indio's econ-



Located in the heart of southern California's desert resorts, Indio is the center for residential, commercial and industrial development. A variety of undeveloped parcels, as well as "ready to occupy" buildings are available in a city committed to making your business and lifestyle a success.

At the center of the Valley's transportation network, Indio provides direct access to Interstate 10, Highway 111, Highway 86 and the Southern Pacific Railroad. Three convenient airports in Palm Springs, Thermal and Bermuda Dunes serve your air transport needs. Low cost utilities, outstanding public facilities, abundant

housing, great climate and unparalleled recreational opportunities mean your investment in Indio is ready to pay off now.

THE INDIO ADVANTAGES

- Outstanding climatic conditions. ■ A growing population base.
- A broad range of housing choices, from affordable to luxury in all housing types. ■ A balanced city that has a full range of services
- All types of retail stores, medical and hospital facilities, churches, schools, and recreational areas. ■ Electric utility rates that are

substantially lower (approximately 25%) than nearby communities.

- Ample water supply for domestic and commercial uses. ■ Adequate sewer capacity. ■ Access to local and regional markets via Interstate 10, Highways 111 and 86 and the Southern Pacific Railroad. Three

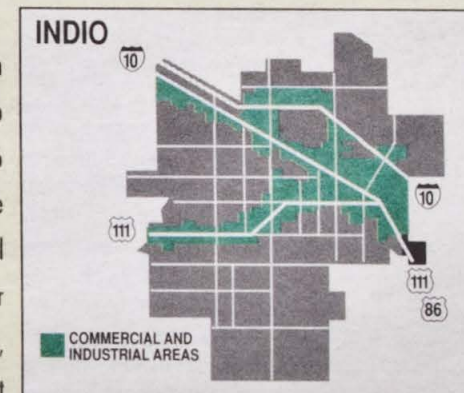
local airports are also nearby.

Another Indio advantage is the State Enterprise Zone available in all commercial/industrial areas of Indio and offers these benefits: ■ State sales and use tax credits ■ Hiring credits (up to \$19,000 over five years for each qualified employee) ■ Business expense tax deductions ■ Net operating loss

carry over ■ Net interest deduction for lenders ■ Fast-Track plan approvals available for eligible businesses

- Assistance to eligible projects, via the Redevelopment Agency, in site selection, processing and decision making information.
- Assistance with SBA Loan processing.

For information, call Bill Northrup at (619) 342-6500 or 1-800-44-INDIO.



Looking to Relocate?
Retail • Office • Warehouse
Prime Locations

BE THE CENTER OF ATTENTION
JPH ENTERPRISES
"Valley's Business Landlord"

619/347-3469
83-612 Avenue 45, Suite #9 • Indio, CA 92201

LUSARDI
LAND COMPANY

Specializing in
ENTERPRISE ZONE PROPERTIES

- 40 ac Prime Commercial site with freeway visibility - \$3.00 psf
- 8,000 sf warehouse building - \$295,000
- 11,270 sf building with showroom, offices, repair bays - \$385,000

86-705 Ave. 54, Suite A, Coachella, Ca. 92236
619/399-3006 fax 399-1544

Focus

City of

Cathedral City

1992

Year in Review . . .

Cathedral City, with a population of over 34,000, ranks as the third largest city in the Coachella Valley in population and total taxable sales. With a population growth of 207 percent since 1980, Cathedral City is one of the fastest growing cities in California. The city dedicates themselves to providing both a quality lifestyle and business climate for those who reside here, and those still to come.

For the past seven years, Cathedral City has played host to the Desert Princess Duathlon Championship. This Run-Bike-Run annual event has become renown as a world-class sport event with athletes from all over the globe. Some 1,400 runners participated in the international one-day activity held last year. On Nov. 28, 1992, over 570 participants took part in the Duathlon with over 3,000 spectators on the sidelines cheering them to the finish line.

Cathedral City can attribute its resounding growth for many reasons, including having more affordable home prices than in most California cities. In the last five years, over 5,000 new homes have been constructed.

This impressive development complements a solid foundation of growth in the retail area. Examples of an expanding retail commercial base include the opening of a 129,000-square-foot Wal-Mart in November, 1992. K-Mart underwent a major expansion, and now has increased its product line and market share.

A new Camelot Family Entertainment Center will feature water bumper boats, a high-tech kids auto track and an entertainment fun center. This park will provide much needed affordable activity for our valley's youth.

Cathedral City also has over 22 automobile franchises. Most dealerships are located in the Cathedral City Auto Center, which is a major generator of jobs and sales tax. Over 40 percent of the automobiles purchased in the Coachella Valley

originate from a Cathedral City franchise. This is a multi-million dollar-a-year industry for the community.

Residents have the security of knowing that superior health care is readily available. Nearby hospitals, Eisenhower Medical Center and Desert Hospital, provide over 600 beds. Cathedral City's Eisenhower Immediate Care Center, and Express HealthCare have emergency outpatient and clinical services. Canyon Springs Hospital, a mental health care facility also finds its home in Cathedral City.

Due to resounding residential growth, the city's first high school, Cathedral City High School, opened its doors in September, 1991. Projected enrollment for this modern facility for 1993-94 stands at 1,850 students between ninth and 12th grade.

Education is not geared to youth only in our city, however. The city recently held its First International Trade Conference in November, 1992. More than 125 business leaders from the five surrounding counties listened to international speakers discuss foreign trade. Other issues discussed included how the Coachella Valley can capitalize on foreign tourism trade.

Consul-generals from Canada, Great Britain, Mexico and Germany detailed profitable strategies for exporting and tourism to those in attendance. The Second Annual International Trade Conference is scheduled for October 21-22, 1993.

Many new companies have relocated to Cathedral City drawn by the

Cathedral City can attribute its resounding growth for many reasons, including having more affordable home prices than in most California cities. In the last five years, over 5,000 new homes were built.

many commercial/industrial zoned properties which have high-traffic intersections, major freeway access and an expanding market. For 1992 these new businesses include Wal-Mart, Clotheshime, Savon Drugs, Lucky Foods, House of Fabrics, Valley Nissan, Chief Auto Parts, Boy's Restaurant, Palm Springs Ford Expansion, Shell Service Center and Sun World Patio.

This new 1992 development resulted in \$21 million in new investment, and 500 new jobs. New

planned investment for the remaining fourth quarter 1992, is projected to be \$8.7 million. An additional 160 jobs should be created with the opening of Camelot Family Amusement Park, Sizzler Restaurant, Color Tile Store and a new prototype McDonald's Restaurant.

In January, 1991, the city council adopted a five-year strategic plan which establishes the framework for business recruitment and retention. This plan will make the best use of Cathedral City's resources and maximize opportunities for new and existing businesses.

The city has identified businesses which would benefit the community and encourage their relocation. The city also assists existing local businesses by providing a viable education program that enables businesses to expand and create more jobs locally.

In April 1991, Cathedral City's Industrial Strategy Plan was also introduced. This strategy would effectively locate new industry here within the next three years. We have researched our community to find large industrial zoned sites that can be developed as business parks.

These parks would be master planned for industry. Ongoing efforts to recruit appropriate, non-polluting industry through leads and targeted mailings have been successful. Some manufacturers, light-industrial users and potential expanding businesses presently show interest in Cathedral City. A 250-acre industrial park will open in 1994-95, with the Koll Company and LaSalle Partners assisting in its development.

Although business recruitment remains a high priority, the Cathedral City Redevelopment Agency is developing plans for revitalization of the city's historic downtown area through an appointed Citizens Downtown Task Force. In 1993, the task force will develop an action/implementation plan including a preliminary financial plan.

The city also offers a variety of unique government programs including a Small Business Information Center. The center recently received third place for Innovative City of the Year by the Inland Empire League of California Cities. The center offers collateral materials and workshops to entrepreneurs.

The city works closely with the community to provide special pro-

grams for the homeowners. These include Cathedral City's Assessment District Fee Assistance Program which aids eligible low income homeowners in defraying costs of improvements in an assessment district through financial assistance.

The city also offers a community home improvement program to eligible low income homeowners which allows them to make necessary

Due to resounding residential growth, the city's first high school, Cathedral City High School, opened its doors in September, 1991.

repairs and improvements to their home and property up to a \$1,000 grant per fiscal year.

The Sewer Hook-Up Assistance Program (SHARP) provides grants of up to \$1,725 for low income households to pay the Coachella Valley Water District fees that are required to be paid before connecting to the sewer. Moderate income households stand eligible for a zero percent interest loan for the same purpose and low income households may receive a combination of loan and grant. This assistance is available for emergency hook-ups only.

The Health and Safety Inspection Program is intended to uncover, document and eliminate substandard, unhealthy, or unsafe living conditions primarily in renter-occupied dwellings, but also in owner-occupied housing.

Finally, in conjunction with the Riverside County Economic Development Agency, Cathedral City received authority for the issuance of \$249,000 in mortgage credit certificates for first time home buyers and will continue to promote this assistance to builders and real estate professionals.

Cathedral City truly maintains a year-round economy. Eighty percent of its residents live permanently in Cathedral City and help to create a diverse economy. Cathedral City is a city with a mission. It reflects a unique balance between small-town atmosphere, big-city conveniences and desert resort living. The city has pride and confidence in its future. Δ

Every meeting room comes with over 10,000 yards of plush green carpet.



And that carpet boasts 27 private SCGA-rated championship holes, 4 sets of tees for all skill levels, and some of the sport's most interesting terrain. Meetings guests will also enjoy luxurious rooms, a sparkling swimming pool, lighted tennis courts, and a fully-equipped racquetball and fitness center.

Then, when it's time to get down to business, they'll find all the services and amenities that Doubletree is famous for. Including our Meeting Planner Guarantee which states: if something we promise you doesn't go your way, you won't have to pay.

Call us direct at 619-322-7000. And let us give you the red carpet treatment. 67967 Vista Chino at Landau Blvd., Cathedral City, CA 92234.

DOUBLETREE
RESORT • PALM SPRINGS

We're waiting to welcome you at over 60 Doubletree Hotels and Doubletree Club Hotels from coast to coast.

Focus

City of

Murrieta

1992

Year in Review . . .

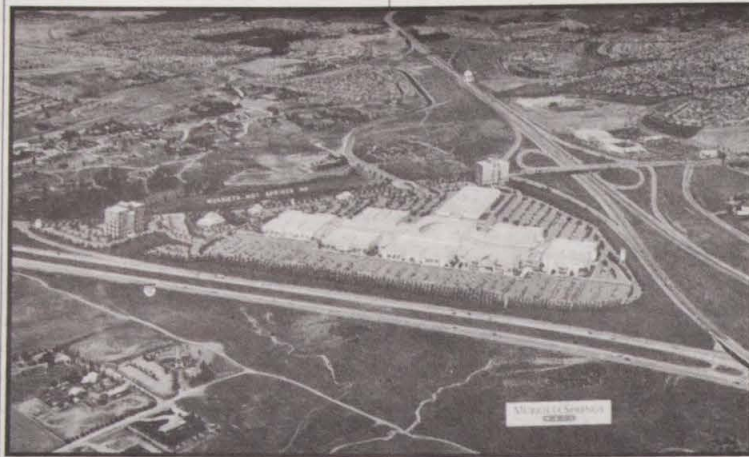
While Californians went through much of 1992 hearing nothing but dismal economic news, not all was doom and gloom on the business front in Murrieta. Since Murrieta became incorporated as a city on July 1, 1991, that meant organizational concerns got a lot of attention over the last year. Time still remained to work on building the economy.

A regional shopping mall, in the preliminary stages since well before Murrieta's incorporation, took a giant step forward late in the year. The city was scheduled to sign final papers in December, 1992 on a \$17 million loan from the Riverside County Transportation Commission that will fund interchange improvements and street work adjacent to the mall site. Funding of this work was a critical part of wrapping up financing of the mall's infrastructure needs.

Donahue Schriber, developer of the Murrieta Springs Mall, turned in grading plans for the site last fall. Located in what is known as "the golden triangle," the mall rests on a triangular site bordered by Interstate 15, Highway 215 and Murrieta Hot Springs Road.

Three major retailers — May Co., JC Penney Co. and Harris' Department Stores — have committed to the mall, whose first phase has grown in scope to some 750,000 square feet, about 10 percent more than originally planned. A second and third phase, to be built as the market demands, calls for almost 1 million additional square feet of retailing, restaurant and office space.

Donahue Schriber has completed other Inland Empire projects, including the renovated Galleria at Tyler shopping complex in Riverside and the mall in Hemet. The firm hopes



To be located in "The Golden Triangle," Murrieta Springs Mall will be bordered by the 15 and 215 freeways.

the Murrieta center will open in 1994.

In addition to progress on the mall, American Industrial Manufacturing Services Inc. started construction on its 82,000-square-foot home in Rancon Business Center. AIMS, a subsidiary of Japanese-owned Nippondenso, is relocating its operations and 80-plus employees from cramped quarters in nearby Temecula. The company rebuilds alternators, starters and air conditioning compressors for autos.

Murrieta Gateway Center, a 177,000-square-foot commercial center developed by Sudberry Properties, opened with Von's as its anchor tenant.



Von's supermarket is the principal tenant at the newly opened Gateway Center.

entertainment arena locally when doors opened last spring on its 40-lane Cal Oaks Bowl. Developers of a Home Depot facility pulled building permits at year's end and started construction on the retail outlet it hopes will be ready by early spring. Δ

Sharp HealthCare opened the area's second acute care hospital when its 49-bed facility in Murrieta began service in February. Sharp also continued planning for a 200-bed expansion, on which construction is to start in late 1994 or early 1995.

The hospital sits in a 90-acre master-planned medical-business park, where the University of California at

San Diego's Medical School reached agreement in mid-year to operate an outpatient cancer treatment center. Δ

The economic slowdown has been a blessing of sorts for the Murrieta Unified School District, which now sees construction of new facilities catch up with huge growth in enrollment over the last five years.

The district began construction during the fall on three new elementary schools that will replace modular units now housing youngsters at four of the community's five K-6 school sites. The district purchased permanent sites for a fourth elementary school and for a middle school facility. Both schools should receive construction starts this year. The district also consolidated most of its administrative offices into leased space next to Murrieta City Hall in the Rancon Business Center.

Work also continued on building the second and third phases of the new Murrieta Valley High School, which opened a year ago. Even though fielding a varsity football team for the first time, Murrieta Valley won the 1992 league championship during its inaugural season. Δ

North County Bank and Bank of America opened branch offices in Murrieta during the year. Wells Fargo Bank started construction on a new facility in the community as well. Δ

Murrieta observed its first birthday as a city and formed its redevelopment agency at the same time. The agency has since set up a study area as the first step in defining project areas for activity. Δ

Mayor Joe Peery

"We anticipate 1993 will see considerable emphasis on promoting economic growth. We're eagerly anticipating a construction start on the Murrieta Springs Mall."



City Manager Jack R. Smith



"Having just incorporated on July 1, 1991, last year was devoted largely to getting organized. I'm expecting 1993 will see Murrieta take some significant leaps forward."

Chamber President Bill Knight

"The chamber and the community are growing up together. The last year saw us complete a comprehensive overall plan of the chamber and its programs and move into new, more visible offices. We're poised to assume a responsible leadership role in Murrieta."



CSA 143 Joan Ellis



"The new year should realize fruits of our 1992 labors. Close to my heart is Dial-a-ride transportation for seniors and the disabled,

which starts service early this year. Our first general plan should be wrapped up, serving as a blueprint for the community's development for the next five years."

AGELESS,



TIMELESS,



...STRESSLESS!

We've been restoring body & soul since 1903!

• Full HealthCare & Rehabilitation

- Spa Packages From \$75
- Rooms & Cottages
- Three Mineral Pools
- Full-line Restaurant
- Championship Golf
- Championship Tennis
- Banquet Rooms
- Meeting Rooms
- Yoga Classes
- Nutrition Cooking
- Physical Therapy
- Personalized Fitness

• Most Insurances Accepted

677-7451

MURRIETA HOT SPRINGS HEALTHCARE RESORT & SPA

39405 Murrieta Hot Springs Rd. Murrieta, Ca 92563



1993 EDITORIAL SCHEDULE

EDITORIAL FOCUS	SUPPLEMENT / EVENTS	LISTS
JANUARY <ul style="list-style-type: none"> 1993 Economic Forecast Education World Trade 	1992 Year-End Review *1993 Economic Forecast Conference	<ul style="list-style-type: none"> Colleges and Junior Colleges Inland Empire Charities MBA Programs
FEBRUARY <ul style="list-style-type: none"> Construction Residential Real Estate Architecture/Land Planning 	Building & Development	<ul style="list-style-type: none"> Commercial/Industrial Contractors Residential Builders Architectural Engineering, Planning Firms Mortgage Lenders
MARCH <ul style="list-style-type: none"> Financial Institutions (4th Quarter 1992) Private Companies Inland Empire Malls & Retail Stores 	Health Care "Time-Out"	<ul style="list-style-type: none"> HMOs / PPOs Inland Empire Independent Banks Retail Malls
APRIL <ul style="list-style-type: none"> Meetings & Conventions Inland Empire Airports Marketing/P.R./Media/Advertising Manufacturing & High Tech Companies 	Travel/Hotels/Tourism/Golf Courses	<ul style="list-style-type: none"> Hotel Meeting Facilities Travel Agencies Airlines Serving Inland Empire Visitors & Convention Bureaus
MAY <ul style="list-style-type: none"> Economic Development (Riverside) Women Owned Businesses Insurance Companies 	*Women & Business Expo 1993 Professional Consultants Guide	<ul style="list-style-type: none"> Employment/Service Agencies Law Firms CPA Firms
JUNE <ul style="list-style-type: none"> Financial Institutions (1st Quarter 1993) Travel & Leisure Employment Agencies 	Health Care	<ul style="list-style-type: none"> Hospitals Savings & Loans SBA Lenders
JULY <ul style="list-style-type: none"> Education Agriculture World Trade 	Environmental "Time-Out"	<ul style="list-style-type: none"> Environmental Firms Inland Empire's Largest Companies Inland Empire Cities
AUGUST <ul style="list-style-type: none"> Radio Printing Small Business Guide 	Marketing/Public Relations Media Advertising	<ul style="list-style-type: none"> Advertising Agencies Commercial Printers Radio Stations
SEPTEMBER <ul style="list-style-type: none"> Financial Institutions (2nd Quarter 1993) Mortgage Banking SBA Lending 	Health Care	<ul style="list-style-type: none"> Health Medical Clinics Largest Banks Serving the Inland Empire Largest Hotels
OCTOBER <ul style="list-style-type: none"> Economic Development (San Bernardino) Interior Office Space Planning Lawyers/Accountants 	*Business to Business Expo Telecommunications Office Technology/Computers	<ul style="list-style-type: none"> Long Distance Carriers Computer Retailers *Copier/Fax/Business Equipment Inter Connect Vendors
NOVEMBER <ul style="list-style-type: none"> Retail Sales Industrial Real Estate Commercial Real Estate/Office Parks 	Building & Development "Time-Out"	<ul style="list-style-type: none"> Commercial R.E. Development Projects Commercial Real Estate Brokers Inland Empire Golf Courses
DECEMBER <ul style="list-style-type: none"> Financial Institutions (3rd Quarter 1993) 48-hour Executive Get-A-Ways Profiles-Inland Empire 	Health Care	<ul style="list-style-type: none"> Executive Get-A-Ways Inland Empire Chambers of Commerce Luxury Auto Dealers

Top Colleges and Universities in the Inland Empire

Ranked by 1991-92 Enrollment

Institution Address City, State, Zip	Students: Total Enrollment Student-Faculty Ratio	Faculty: Full-Time Part-Time	Type of Institution Year Founded	Tuition & Fees: Calif. Resident Non-Resident	On Campus: Room & Board (Avg. Yearly Cost)	Top Local Exec. Title Phone/Fax
1. California State Polytechnic University, Pomona 3801 West Temple Ave. Pomona, CA 91768	18,297 19:1	603 237	State 1938	\$1,384 \$8,764	\$4,527	Bob H. Suzuki President (909) 869-2290/869-4535
2. California State University, San Bernardino 5500 University Parkway San Bernardino, CA 92407-2397	12,493 20:1	442 125	Public 1960	\$1,308 \$7,473	\$4,169	Anthony H. Evans President (909) 880-5002/880-5901
3. University of California, Riverside 900 University Ave. Riverside, CA 92521	8,805 14:1	571 147	Public 1954	\$2,943 \$10,644	\$5,430	Raymond L. Orbach Chancellor (909) 787-5201/787-3866
4. University of La Verne 1950 Third St. La Verne, CA 91750	7,047 19:1	124 716	Private 1891	\$11,940 \$11,940	\$4,910	Dr. Stephen Morgan President (909) 593-3511 ext. 4960/392-0364
5. University of Redlands 1200 E. Colton Avenue Redlands, CA 92374	3,675 13:1	126 300 est.	Private 1907	\$14,880 \$14,880	\$5,720	James R. Appleton President (909) 793-2121/n/a
6. Loma Linda University Loma Linda, CA 92350	2,627 3:1	870 219	Private/Health Sci. 1905	\$8,928-\$20,080	\$5,175	Dr. B. Lyn Behrens President (909) 824-4300/824-4577
7. The Claremont Graduate School 160 E. Tenth St. Claremont, CA 91711	1,855 10:1	68 73	Private, Graduate 1925	\$14,880 \$14,880	n/a	John D. Maguire President (909) 621-8000/621-8390
8. Chapman Univ. (Coachella Valley Academic Ctr.) 41-555 Cook St. Palm Desert, CA 92260	1,200+ 10:1	4 30	Private 1861 (Orange)	\$137 per unit/Undergrad. \$65 per unit/Grad.	N/A	Ronald C. Stephens Director (619) 341-8051/n/a
9. Scripps College 1030 Columbia Ave. Claremont, CA 91711	606 11:1	58 27	Private (Women's) 1926	\$15,500 N/A	\$6,676	Nancy Y. Bekavac President (909) 621-8148/621-8323
10. College of Osteopathic Medicine of the Pacific College Plaza Pomona, CA 91773	474 15:1	31 150	Private 1977	\$16,800-Dr. of Osteo., \$8,000/Yr.-PA \$16,100-PT.	0	Philip Pumerantz President (909) 469-5200/629-7255
11. National University 4371 Latham St. Riverside, CA 92501	160 16:1	2 28	Private 1971	\$131 per unit \$131 per unit	N/A	Dr. William J. Pepicello Regional Dean (909) 250-5100/250-5433

The following institutions should have been included on this list but failed to provide adequate data: Chapman University (Norton Academic Center), Pitzer College. N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the colleges listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometime occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 305 Sacramento Place, Ontario, CA 91764. Researched by Ann Bones Copyright 1992 IEBJ.

MBA/Executive Programs in the Inland Empire

Name Address City/State/Zip	Programs Offered MBA/Enrl. Executive/Enrl.	Faculty to Student Ratio # Full Time Faculty # Part Time Faculty	Type of Institution Year Founded	Tuition & Fees MBA Prog.: CA Res./Non-CA Res. Exec. Prog.: CA Res./Non-CA Res.	On Campus Rm. & Board. # Yrs. Wk. Exp. Req. for Admittance	Average Grad. Starting Salary MBA Program Executive Program	Top Local Executive Title Phone/Fax
Claremont Grad. School 925 N. Dartmouth Ave. Claremont, CA 91711-6184	Yes/250 Yes/260	1:10 30 6	Private 1925	\$620-Unit/Same \$655-Unit/Same	\$10,050 5-8 as Manager	\$41,800 N/A	Mary Jane Boland Executive Director (909) 621-8073/621-8543
Peter F. Drucker Grad. Magmnt 165 E. Tenth St. Claremont, CA 91711-6184	Yes/228 Yes/237	1:9 26 2	Grad School 1925	\$7,440-Sem (full)-\$665-Unit (part)/Same \$700-Unit/Same	\$10,600 5 Yrs. True Management	\$50,800 N/A	Mary Jane Boland Executive Director (909) 621-8193/621-8009
La Sierra University 4700 Pierce St. Riverside, CA 92515-8247	Yes/30 No/0	1:9 5 7	Private 1922	\$320-Unit/1-20, \$3,500 Deposit N/A	\$2,500 n/a	\$48,000 N/A	Ignatius Yacoub, Ph.D. Dean (909) 785-2464/785-2700
Pepperdine University 400 Corporate Pointe Culver City, CA 90230	Yes/n/a Yes/150	1:5 15 n/a	University 1937	n/a \$39,300/Same	N/A 7-10 Years	n/a \$100,000	Charles Morrissey Director/Exec MBA (310) 568-5541/568-5610
Cal Poly, Pomona 3801 West Temple Ave. Pomona, CA 91768	Yes/400 No	1:20 40 20	CSU 1938	\$380-Qtr./\$1,150-Qtr. N/A	None for Grads. 3-5 Yrs. for MBA	\$42,000 N/A	Dr. Rhonda Rhodes MBA Program Director (909) 869-2363/869-4559
University of Redlands 1200 East Colton Ave. Redlands, CA 92374	Yes/400 No	1:12 Varies Varies	Private 1907	\$310-Unit/Same Same	N/A 5 Years	n/a n/a	Mary-Jo Cantwell Enrollment manager (909) 335-4060/335-3400
Univ. Calif., Riverside Graduate School of Management Riverside, CA 92521	Yes/130 Yes/n/a	1:10 23 5	University/Grad 1954	\$3,459-Yr./\$1,160-Yr. \$2,500 & \$1,700/Same	n/a 3 Years Managerial	\$39,770 N/A	Craig G. Blunden Pres./CEO, Prov. Savings Bank (909) 787-4592/n/a
Cal. State Univ., San Bernardino 5500 University Parkway San Bernardino, CA 92407	Yes/400 No	n/a 84 16	State 1972	\$354-6 or More Units/\$1242-6 or More Units N/A	Dbl.-\$3,887 Sngl.-\$4,431 N/A	n/a N/A	Dr. Michael Clark Director of MBA Programs (909) 880-5000/880-5903

The following institutions should have been included on this list but failed to provide us with adequate data: University of La Verne. N/A = Not Applicable WND = Would Not Disclose n/a = not available. The information in the above list was obtained from the colleges listed. To the best of our knowledge, the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 305 Sacramento Place, Ontario, CA 91764. Researched by Ann Bones Copyright 1992 IEBJ.

Focus

City of

Upland

The City of Gracious Living

A city rich in history, Upland was incorporated in 1906 and is nestled at the base of the San Gabriel Mountains, just below Mount Baldy. Upland has carefully developed into a residential and retail community of 64,000, with carefully planned areas for commercial and light industrial uses.

Existing housing includes a mix of high-range residential homes, as well as an abundant supply of affordable custom homes and older, architecturally significant neighborhoods. Upland's 87 years of history have blessed the community with numerous older mansions and citrus based estates.

Residents enjoy an environment of safety in a town where the crime rate is one of the lowest in San Bernardino County. The Upland Unified School District is also one of the best in California. Upland students consistently score above county and state averages, mostly due to the qualified, creative and innovative teachers employed by the district. San Antonio Community Hospital provides full service medical and emergency care. Upland also houses several senior nursing facilities and specialized and general medical offices.

Existing retail offers a wide variety of shopping experiences. Although the city boasts several modern retail alternatives, Upland has retained its charm of the past. The Upland Town Center is a quiet, leisurely place to purchase items in antique stores, restaurants and custom shops. Each Thursday evening, the Town Center hosts the "Second Avenue Market," a certified Farmer's Market, including numerous unique vendors and food choices.

Small businesses also show life in Upland. Custom services range from

1992

Year in Review . . .

computer schools to engineers to florists, who enjoy a solid consumer base and quality environment. Future development includes the addition of Upland's first large discount retailer, Wal-Mart, to the corner of Foothill Boulevard and Benson Avenue.

A novel mix of old and new, historical and sophisticated, make Upland a gem in the Inland Empire. It is important as a financial and medical center and is home to one of the country's largest privately owned airports. Nearly 100 service and social clubs decorate the city along with 12 beautiful public parks, over 30 churches, numerous fine restaurants and an excellent public golf course. Upland has earned its reputation as the "City of Gracious Living." Δ



Mayor
Robert R. Nolan

Redevelopment

The Upland Community Redevelopment Agency works hard to solidify Upland's economic base and provide the community with quality residential and retail opportunities.

Current projects include the "Foothill Vision Plan" and the formation of a downtown redevelopment project area. The Foothill Vision Plan is designed to identify and highlight areas of the city's most traveled route, Foothill Boulevard. Δ

Citrus Blossom Festival

Upland shows pride in its newly founded "Citrus Blossom Festival." First run in April of 1992, plans are underway for 1993 with the focus continuing on the citrus heritage of the area and the artistic talents of the local residents. The 1992 Festival included a full art and citrus exhibit in a recently abandoned packing house, still fully furnished with citrus machinery.

This unique site hosted a black-tie grand opening event for the Festival—quite a feat for an old abandoned warehouse. Numerous volunteers helped make this first year event successful. This Festival will hopefully become an Upland tradition and vital link to our important citrus heritage. Δ

New Major Retailer

Wal-Mart will open in Upland in 1993 as a major retailer along historic Route 66, bet-

ter known now as Foothill Boulevard. This redevelopment project will join other successful major retailers in Upland which include Home Depot, Mervyn's and Von's Pavilions. Wal-Mart expects to employ up to 300 area residents. Δ

Downtown Revitalization

The city continues its efforts in revitalizing the Upland Town Center. Several façade and retrofitting projects were completed this year through city grant funds.

The downtown merchants association, "Main Street, Upland" has promoted the town center businesses, and sponsored special events, including the weekly Second Avenue Market. Planned for 1993 are several events, including a local film festival, art exhibits and classic car shows. Δ

Budget Brainstorming

Like many California cities, Upland has dealt with some tight financial constraints during the past few years. In addition to traditional budget-cutting methods, such as staff reduction, department mergers and expense cutting, Upland has also pursued some unique solutions.

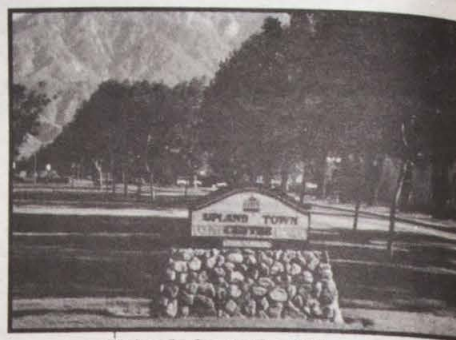
These solutions came from tapping the city's valuable employee resource base. Employees from every level came up with over 600 ideas for reducing costs or increasing revenues. Each and every idea was evaluated for its overall cost savings and general feasibility. The creativeness and innovativeness of Upland's city employees have saved the city nearly \$1 million for the 1992-93 fiscal year alone. Δ

New Telecommunications System

All Upland facilities will be on a new telephone system beginning Feb. 15, 1993. Nearly all city hall phone numbers will be changing at that time. Upland's area code also changed as of November, 1992, from 714 to 909. New numbers which may be of use to you are as follows:

All Emergencies:
911

General Information: 931-4100
Fax Machine: 931-4123
Administration: 931-4101



Upland's Scenic Euclid Avenue

Building Dept.:	931-4110
City Clerk:	931-4120
Community Devmt.:	931-4130
Finance:	931-4160
Fire (non-emergency):	931-4180
Library:	931-4200
Personnel:	931-4177
Police (non-emerg.):	946-4624
Public Works:	931-4230
Purchasing:	931-4170
Recreation:	931-4280
Redevelopment Agency:	931-4105

Other Frequently Used Numbers:
Chamber of Commerce: 982-8816
Main Street Upland: 949-4499

Second Avenue Market

Since 1991, this Thursday night downtown tradition is more popular than ever. The Market is sponsored and coordinated by Main Street, Upland.

Musical entertainment, numerous unique vendors, tempting prepared foods and a certified Farmer's Market greet shoppers. The market operates between April and December, from 5 pm to 9 pm. Admission is free. Δ

Metrolink Commuter Rail

Upland is proud to be one of Metrolink's station stops in the Inland Empire. The Upland station is scheduled for opening in April, 1993 for commuters on the San Bernardino-Los Angeles route. Upland's station is located on "A" Street and 2nd Avenue, just south of the Upland Town Center and east of Euclid Avenue.



Kevin Northcraft
City Manager and
Exec. Dir. of Redevelopment Agency

Station construction will begin soon and plenty of parking will be available. Upland encourages all commuters to see if Metrolink can meet their travel needs.

For more information about Metrolink, contact the city of Upland at the above numbers, or contact Metrolink directly at 800-371-LINK. Δ

1992

Year in Review . . .

Your Community Hospital Gives You More Than Quality Medical Care

NICU Reunion Party

San Antonio Community Hospital reunited patients who were cared for in its Neonatal Intensive Care Unit since its opening in November 1990 at its second annual reunion party in October 1992. Over 150 babies attended the Pumpkin Patch Party in their Halloween costumes and were entertained by scarecrow clowns and a banjo player. Parents and hospital staff enjoyed seeing babies who had grown into toddlers since their stay in the unit. The NICU at San Antonio treats newborns and infants who experience difficulties following their birth either at San Antonio or at other facilities without an NICU.

AABB Award of Merit

The American Association of Blood Banks presented San Antonio

The hospital has developed a model program for blood drives. Activity has increased from 333 units of blood collected at three drives in 1988, to 1,718 units donated at ten blood drives in 1991, an increase of 400 percent.

Community Hospital with one of eight national awards of merit at its annual conference in San Francisco.

In presenting the award in the group category, Association President Dr. E. Shannon Cooper said the commitment at all levels of management at the hospital contributes to the success of the program.

Nearly 10,000 units of blood have been donated at SACH and Rancho San Antonio Medical Center blood drives since 1977. The hospital has developed a model program for blood drives. Activity has increased from 333 units of blood collected at three drives in 1988, to 1,718 units donated at 10 blood drives in 1991, an increase of 400 percent.

Hospital administration and medical staff members recognize that the extra effort put into blood drives allows the hospital and Blood Bank of San Bernardino and Riverside Coun-

ties to maintain an adequate supply of blood for area patients.

Project Angel Tree

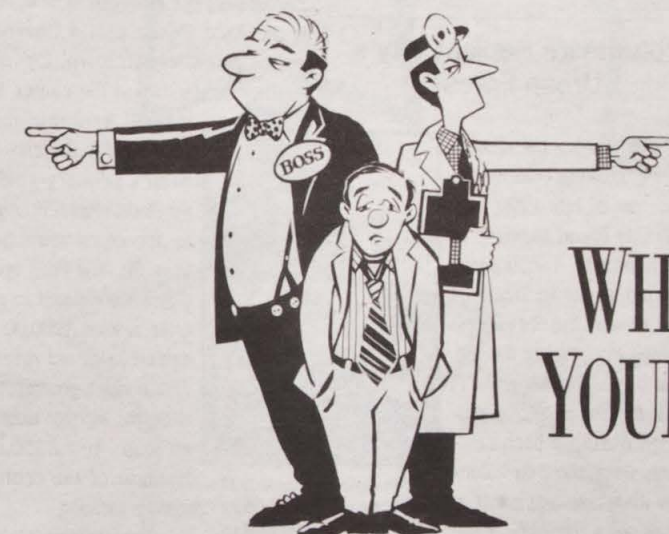
San Antonio Community Hospital employees donated over 250 holiday gifts for needy children in the local area in response to "Project Angel Tree." The idea was presented to the staff by the hospital's Recruitment and Reten-

tion Committee. A Christmas tree in the hospital cafeteria was decorated with paper angels, each indicating either boy or girl and an age range from infant to 12 years of age. Employees chose an angel from the tree, purchased a gift appropriate for that child, and took the wrapped present to the hospital Marketing Department. There they received an ornament to return to the tree to show

the number of gifts which had been donated. Several employees donated more than one gift. Impressions Catering Company in Ontario became aware of the project and donated seven gifts from its staff.

The presents were given to Santa Claus Incorporated to distribute to needy children in the local area before Christmas. Δ

YOU CHOOSE YOUR DOCTOR.



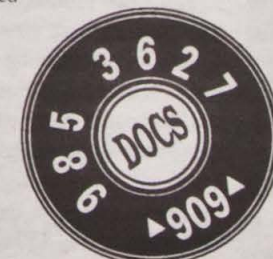
WHO CHOOSES YOUR HOSPITAL?

San Antonio Community Hospital is the hospital of choice for many West Valley residents. Unfortunately, some have chosen HMOs which require them to use other healthcare facilities.

If you choose an HMO you will be required to use only the hospitals and medical groups affiliated with that plan. San Antonio Community Hospital and its medical staff has affiliated with many fine HMOs to serve local residents who prefer their own personal, private practice physician. Consider the value of quality care, convenience, and the familiarity of your own neighborhood hospital when choosing a health plan. And remember to ask your doctor if you will be admitted to San Antonio if you need to be hospitalized.

PHYSICIAN REFERRAL SERVICE

The only way to be sure you won't have to leave town for your health care is to choose a medical group which prefers to use San Antonio Community Hospital. For help in choosing a medical group, call our Physician Referral Service at 985-3627.



SAN ANTONIO COMMUNITY HOSPITAL'S PARTICIPATING HMO PLANS

Aetna/Partners Health Plan
Aetna/Partners
Senior Health Plan
Blue Shield
Blue Cross CaliforniaCare
CareAmerica
FHP (Except Senior Plan)
Health Net
Health Plan of America
Inter Valley Health Plan
Loma Linda Health Plan
MetLife
PacifiCare
PruCare
TakeCare



SAN ANTONIO COMMUNITY HOSPITAL

999 San Bernardino Road • Upland, California 91786 • (909) 985-3627

Focus

City of

1992

Year in Review . . .



Entrepreneurial Approach Pays Off for Claremont

In an era when traditional government funding sources, i.e., taxpayer dollars, are not keeping pace with costs, the city of Claremont is increasingly turning to an entrepreneurial approach toward providing quality services for its citizens and accomplishing community goals.

Over the last year, Claremont has accomplished a number of important achievements by developing partnerships with public, private and community organizations. This review of some of the more significant efforts provides a good indication that the entrepreneurial approach is definitely paying off in Claremont. Δ

For more information about these or any other efforts by the city of Claremont, please contact the city's community information coordinator, Mike Maxfield at (909) 399-5497.

Renovated Depot to Help Revitalize Village

The recent re-opening of Claremont's historic depot as a transit center is helping to revitalize the surrounding retail district by attracting both commuters and non-commuters to the area.



The Claremont Depot Transit Center offers improved access to public transit while also enhancing the economic, historic, and cultural vitality of the community.

The main focus of the Depot Transit Center is to provide a central location for access to a number of transportation services. The facility is served by Foothill Transit, the Pomona Valley Transportation Authority, and Metrolink which operate local, com-

muter express, and dial-a-ride bus service as well as commuter rail.

If the Transit Center is to truly help revitalize the Village, it has to be more than just a place to catch a bus or a train, it has to be a destination in itself. This was accomplished by including an attractively landscaped plaza, plans to add several innovative public art pieces, and space that will eventually house a small cafe. Even the building is an attraction, being one of the few historic railroad depots in Southern California to be restored to its original condition.

The increased number of visitors to the Transit Center means an expanded base of potential customers for shops and restaurants in the pedestrian-oriented village. Nearby residential neighborhoods are also expected to benefit since national trends have shown that areas near newly-opened commuter rail stations are more attractive to potential home buyers.

Volunteers Replant City's Urban Forest

Following the record-breaking cold weather of late 1990, city officials found themselves with nearly 1,200 city-owned trees in need of replacement but not enough money to complete the job. The city's answer was "A Tree for You in '92," a program during which residents were asked to volunteer their time and effort to plant trees throughout the community.

City staff members were confident this approach would work because of the tremendous value that Claremont residents place on maintaining the city's "urban forest" of over 23,000 trees. They were right. Hundreds of volunteers participated, resulting in \$30,000 worth of labor cost savings.

The actual planting took place over the course of seven consecutive Saturdays. On each planting day, city staff would deliver young trees to specified neighborhoods. That's when the volunteers, many of them neighborhood residents, got down to digging the holes and planting the trees. By the time they were finished, over 130 city blocks had received replacement trees.

Volunteers played an important role before the planting started, too. Block leaders were assigned to specific neighborhoods and charged with the tasks of informing residents about the program

and generating public enthusiasm and support. They were even on hand on planting day to help out where needed.

This kind of citizen support and participation is typical in Claremont, and is one of the reasons that the city remains a unique community in Southern California. Δ

Redevelopment Helps Bring New Auto Dealer to Claremont

Claremont Ford will be joining the lineup of dealers at the Claremont Auto Center, thanks in part to assistance from the Claremont Redevelopment Agency. The owners of the Claremont Auto Center were able to successfully bid for the inventory of a bankrupt Ford dealer because of the agency's decision to provide a \$600,000 loan for the acquisition.

This will bring the total number of auto dealers in Claremont to nine: eight at the Auto Center plus a Chevrolet dealer elsewhere in town. Opening another dealership at the center as a

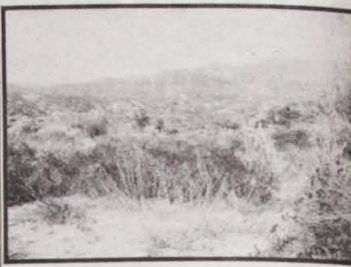
way to generate more revenue for the city has been a primary goal of the Redevelopment Agency for several years. Sales from the new Ford operation are estimated to generate at least \$200,000 in annual sales tax revenue for the city's general fund, with that amount likely to go up to \$350,000 because of the center's freeway location.

Partnerships, such as this, have been extremely successful in Claremont. Since 1986, agency-assisted projects have generated over \$6 million in revenue for the city while agency costs have only been \$1.5 million, a 4:1 rate of return. Examples of past projects in which the agency has participated include the Claremont Business Park, Iolab, the Baker's Square Center and Peppertree Square. Δ

Protecting Hillside Open Space

An innovative plan to protect and maintain a major portion of Claremont's hillsides as permanent open space, at no cost to taxpayers, is closer to completion following the adoption of a Hillside Specific Plan in 1992.

Actions taken by the city this past year insure that, at the least, over 1,200



A partnership of local government, property owners, community members, and a private residential developer will allow the Claremont Hillside Project to maintain over 4200 acres of hillsides as permanent open space at no cost to taxpayers.

acres will remain undeveloped. However, the ultimate goal of Claremont's Hillside Project is to convert this land to public ownership and set up an endowment to pay for the on-going maintenance of the land as open space.

The key to the project is working with a private developer who will buy the rights to build a 125-acre residential project. The proceeds from this sale will be used to cover the costs of the hillside purchase and set up the maintenance endowment.

City officials are confident that the project can be successfully marketed given the long-term outlook for residential real estate in Claremont. The project is also attractive to potential developers because the city council has already approved the design scheme, tract map, and other development entitlements. Δ

Claremont Earns 1992 Clean Air Award

Claremont's comprehensive approach to protecting the environment earned the city a 1992 Clear Air Award from the South Coast Air Quality Management District.

The honor was given in recognition of the city's overall efforts toward cleaner air, but especially for the conversion of its entire police patrol fleet to cleaner-burning propane engines. Not only does this reduce emissions from these vehicles by up to 50 percent, it also saves the city \$20,000 a year in fuel and maintenance costs. Officers driving the cars report no loss of performance with the converted engines.

Also recognized by the AQMD were the city's recycling programs, hillside open space preservation plan, tree planting efforts, implementation of transportation alternatives, and a long history of community activism and citizen participation. Δ



and Ben D. Bollinger
Candlelight Pavilion present

DINNER THEATER

CELEBRATES ITS MOST SPECTACULAR SEASON EVER Six exciting shows for 1993

THE SOUND OF MUSIC
JAN 8 - MAR 28
The hills are alive with The Sound of Music at the Candlelight Pavilion. This timeless Rodgers and Hammerstein classic tells the enchanting story of the Von Trapp family in pre-World War II Austria. It is perhaps the most popular and endearing musical of all time, and songs such as "Do Re Mi," "My Favorite Things" and "Climb Every Mountain" are part of the reason why.

A CHORUS LINE
APRIL 2 - JUNE 13
A Chorus Line, the show that caused 'one singular sensation' on Broadway, is destined to become one of the hottest tickets in Southern California. This candid and emotional tale explores the lives and loves of dancers as they audition for a spot in a new Broadway show. This story of 'what they did for love' won both the Tony Award for Best Musical and the Pulitzer Prize for drama.

ENCORE!
JUNE 18 - JULY 25
From yesterday's golden oldies to the greatest hits of today, you'll swing to the rhythm and tap your feet to the beat of this sparkling new revue. This exhilarating evening of song and dance will leave you cheering "ENCORE!"

RODGERS & HAMMERSTEIN'S South Pacific
JULY 30 - OCT 3
An enchanted evening is in store for you with this Pulitzer Prize winning Rodgers and Hammerstein musical. South Pacific blends wartime romance with explosive GI humor, accompanied by one of the greatest collections of hits ever found in one show, including "Bali Hai," "I'm Gonna Wash That Man Right Outta My Hair," and "Some Enchanted Evening."

THE 1940'S RADIO HOUR
OCT 8 - NOV 21
An unforgettable era comes magically alive when The 1940's Radio Hour goes "on the air" at the Candlelight Pavilion. Set in a radio studio in December of 1942, this new musical is packed with popular songs from the 40's that everyone will recognize and love, including "Chattanooga Choo Choo," "All the Things You Are," "Boogie Woogie Bugle Boy," "Blue Moon" and many more.

The Wonderful World of Christmas
NOV 26 - JAN 1
This festive musical production has become a holiday tradition at the Candlelight Pavilion. Each year the show is brand new, but rest assured that glorious singing, rousing dancing, and heartwarming family spirit will always play a part. The holiday season is always a busy one at the Pavilion, but your season subscription will guarantee the best available seating for this new and exciting Ben D. Bollinger production.

Wednesday, Thursday, Friday
and Saturday Evening
Dinner seating 6:00 p.m.
Curtain 8:15 p.m.

SHOW TIMES

Sunday Evening
Dinner seating 5:00 p.m.
Curtain 7:15 p.m.

Saturday and Sunday
Matinee
Lunch seating 11:00 a.m.
Curtain 12:45 p.m.

Reservations (909) 626-1254
Groups of sixteen or more (909) 621-1370

Seating required one hour prior to curtain time to obtain food service. Programs, dates and times are subject to change.

555 West Foothill Boulevard, Claremont, CA 91711

Focus

City of

Palm Desert

1992

Year in Review...

The city of Palm Desert continues to grow and maintain its sound fiscal base. While development in other communities slowed, Palm Desert experienced one of the best years in its history based on dollar valuation of building permits issued. Significant contributors to this success include Big Horn and Indian Ridge Country Clubs, Downey Savings development of the Waring Plaza and Town Center Plaza which will be home to Pier One Imports and Trader Joe's, currently under construction north of the Town Center.

The city continues to lead environmental conservation programs. Drought tolerant landscaping is being installed throughout the community; the turf at the city hall was recently replaced with native desert flora.



City Manager
Bruce Altman

This program was established by state legislative action and will be a five-year pilot program to determine the success of using alternative fueled vehicles in reducing air pollution. The golf cart program is an extension of an existing program which saw conversion of city vehicles to propane fuel and the introduction of an electric trolley to shuttle shoppers through the retail shop-

ping areas.

The inaugural SpringFest gave the city an opportunity to dedicate its newly completed 72-acre park facility with its picnic areas, amphitheater, playgrounds, tennis, volleyball, and basketball courts, lagoons and open space. The event also offered an opportunity to highlight the Art-In-Public-Places Program and to provide tours of art placements throughout Palm Desert.

Palm Desert's Redevelopment Program continues to thrive as witnessed by the issuance of \$100+ million in bonds to finance projects in the coming years. Agreements were executed with a major developer for the creation of a 400-acre development which will include at least one municipally owned golf course, extensive retail facilities, time-share residential units, and potentially a hotel and conference center.

On a smaller scale, the city's affordable housing program moved forward with the completion of 11 self-help, single-family housing units, approval of a

The city continues to lead environmental conservation programs. Drought tolerant landscaping is being installed throughout the community; the turf at the city hall was recently replaced with native desert flora.

161-unit family complex complete with on-site recreational facilities and a day-care center, and awarding of a 60-unit senior

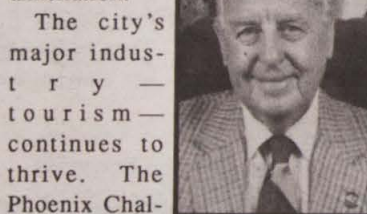
complex adjacent to the Joslyn Cove Communities Senior Center.

The diversity of the city's redevelopment activities is exemplified by the financing of a \$1.8 million gymnasium in conjunction with the Coachella Valley Recreation and Park District, public works projects, and in conjunction with College of the Desert and Riverside County finalizing of the design of a joint library to be located on the perimeter of the C.O.D. campus.

The Public Works Department remains busy. Construction has begun on the \$1.8 million all-weather crossing on Cook Street at the Whitewater Channel and for placement of a major underground storm drain on Highway 111 at San Luis Rey. Plans continue for the development of a six-acre facility designed to house the city's street and park maintenance equipment and supplies.

The city's dedication to service and the reputation it has developed over the years is evidenced in the numerous annexation requests from residential enclaves adjacent to existing corporate boundaries. The Price Club area, Palm Desert Country Club, the Resorter, the Oasis Country Club and Suncrest Mobile Home Park are some of the properties currently being processed for annexation.

The city's major industry — tourism — continues to thrive. The Phoenix Challenge, the Frank Sinatra and the Don Drysdale Golf Tournaments, the Skins Game, the Joanna Hodges International Piano Competition, SpringFest and the annual Palm Desert Golf Cart Parade bring thousands of visitors to our com-



Walter H. Snyder
Councilmember

community each year. The Living Desert Reserve and the Bob Hope Cultural Center and McCallum Theatre are first rate attractions. Fine dining, world-class shopping and luxury accommodations all induce visitors to return to Palm Desert.



community each year. The Living Desert Reserve and the Bob Hope Cultural Center and McCallum Theatre are first rate attractions. Fine dining, world-class shopping and luxury accommodations all induce visitors to return to Palm Desert.

In the coming years, the city of Palm Desert will continue to stress improvement of the quality

Palm Desert's Redevelopment Program continues to thrive as witnessed by the issuance of \$100+ million in bonds to finance projects in the coming year.

ty of life which has been a major factor in its success to date. The community of Palm Desert has been created with many pieces that form an integral part of the balance of cultural activities, community events, recreational opportunities, a strong business environment, availability of a full spectrum of housing, quality learning facilities from preschool through graduate level education, and a broad range of professional services.Δ



Dick Kelly
Councilmember

NAME RECOGNITION

DESERT CITIES PHYSICAL THERAPY	AG Heinze Precision MicroOptics	INDIAN WELLS RESORT	ROSE REAL ESTATE	Montecito	McSorley's	HOME BUYERS REAL ESTATE
SOUTH WEST LANDSCAPE	The Westin Mission Hills	HIRSCH CLARK & HAWKINS Attorneys at Law	CANYON SPRINGS HOSPITAL	ORR Construction Co.	la concha	Roadrunner ESCROW
SanVal	LYLE REALTORS	PROMOTION	Anthony G. CARONNA Attorneys at Law	ATRIUM DESIGN CENTRAL	VASST	DESERT BUG CRAFTERS
OPEN UNIVERSITY SAND HARBOR UNIVERSITY	Desert View Pet Resort	VALLEY CENTRAL	Desert CARDIOLOGY Devoted Heart Care Specialists	Mental Fitness Institute Neuropsychiatric Medical Group	CHILDREN'S AID Therapies	PALM DESERT HEALING ARTS CENTER
COHNRELL ELECTRIC Making Power Possible	FULTON DISTRIBUTING	SILVERADO SSSS	VALLEY CENTRAL	SALES Growing Produce Profits	Martha's	WeCare EQUIPMENT RENTAL & MAINTENANCE
DESERT ORTHOPEDIC CENTER	La Quinta 100% GOLF & RESORT	HYATT A Short Drive Away Palm Springs Indian Wells	ROTHMUND RUDMAN	PLAZA SUITES	PEROT FOR PRESIDENT	Recorded LIVE!
RED CROSS TRIATHLON	JAMES Callahan	BOGIE'S	DOROTHY HAMILL INTERNATIONAL	MASTER POOLS & SPAS	KNISH DELISH	SOUTHERN EXPOSURE
SPA At Marriott's Desert Springs	CHECKUP EXPRESS	Our Savors Community	Children's Museum of the Desert	Peter Rabbit Farms	Under The Umbrella	CACTUS CAFE
LA CACHETTE A HEALTH RETREAT	BRUCE McGARVIN GOLF SHOWROOM The Year's Golf Apparel & Equipment	PDNB PALM DESERT NATIONAL BANK	LA CACHETTE A HEALTH RETREAT	DAD & SONS	INDIO MALL	PALM DESERT URGENT CARE
DESIGN DEVELOPMENT Residential Architecture	Jascorp Building the Future	Schultz Eye Clinic Cataract Care Center	DESERT EAR, NOSE & THROAT	HEARING INSTITUTE Audiology & Hearing Aids	Avette & Shuckelford Computerized Court Reporting Service	RE/Center.
Gregg K. Balis, DDS The Center For Caring Dentistry	ATESCO	Jet Copy (and Blueprint)	TRI MEDIA THE RIGHT IMAGE	BEHAVIORAL HEALTH RESOURCES	MARK PALMER DESIGN Identity Marketing	619.346.0772

Focus

City of

San Bernardino

1992

Year in Review . . .

In a year where the statewide economy could, at best, be described as flat, San Bernardino can look back at a surprising number of major new developments that have taken place in 1992. Small wonder that this county seat, strategically located at the junction of the Interstates 10 and 215 and just 60 miles east of Los Angeles, has shown promising growth throughout 1992 with positive indicators for the future.

San Bernardino has a fast-growing population, with Southern California's highest five-year gain in small business. Their gross regional product has grown by some 4 percent per annum and is predicted to reach an astounding \$35 billion by 2010. Couple this with some of the last affordable real estate in South-

em California (up to 50 percent less than Los Angeles and Orange Counties) and a qualified workforce. These factors along with affordable housing and excellent quality-of-life have made the city extremely attractive to investors and developers alike.

San Bernardino's energetic and responsive Economic Development Agency have made many of these developments possible. The agency's Main Street program has overseen the downtown projects, where much of the new development has

The former Maruko Hotel signed up with the giant, international Radisson chain and became a member of this worldwide group at a glittering ceremony held in the hotel in September.

taken place.

On July 9, 1991 the groundbreaking occurred of the new, now completed and occupied, San Bernardino County Central Credit Union (SBCCCU) at 421 North Sierra Way. This modern downtown, architecturally unusual, and attractive building in tones of cream and bur-

gundy comprises some 22,000 square feet at a cost of \$2.3 million.

This is the largest of the SBCCCU's 11 branches and serves nearly 20,000 of the credit union's 51,000 members throughout the county. While 1993 plans include the addition of new branches in Riverside County and a continuation of additional member services, SBCCCU officials describe 1992 as being monumental.

The sparkling new Westside shopping Plaza on the corner of Medical Center Drive and Baseline in San Bernardino, opened on July 25. The project completed a venture of the San Bernardino Economic Development Agency and New Frontier Properties Inc.

Plans for this project go back as far as the 70s when the construction of the Interstate 215 effectively cut off the west side of the city, with all but a few offramps exiting to the east, leaving only one small market to the west which eventually closed.

Not only did this leave a potential untapped market source, but the erection of this \$12 million facility allowed for construction and permanent jobs, much needed community and retail facilities and a revived source of pride to west side residents.

Anchor tenants include Alpha Beta Supermarket, owned by Food 4 Less Corporation, and a Sav-on Drug store. The agency's develop-

ment efforts will not stop upon completion and total lease-up of the shopping center but will continue through efforts to develop new housing, along with necessary infrastructure including curbs, sidewalks and sewers to continue the revitalization that the new shopping center has originated in this project area.

The groundbreaking ceremony for the new Southern California Auto Club (AAA) building took place on Jan. 21 on the corner of Sixth and "D" Street downtown. Now completed and occupied, this beautiful new 15,000-square-foot building houses 34 employees. The auto club will use 11,500 square feet of this handsome, face brick facility while the remaining 3,500 square feet will be leased out. This branch of the AAA services 64,000 members and 11,000 insurance policyholders in an area ranging from Cajon Junction in the north to Grand Terrace in the south and Fontana in the west to Big Bear in the east. The new building has attractive landscape and lies adjacent to the elegant First Federal and Savings and Loan headquarters. Together these two buildings have vastly upgraded this segment of Sixth Street.

While not a new construction project, the city center's major downtown hotel and convention center experienced a major change by gaining a new identity. The for-

mer Maruko Hotel signed up with the giant, international Radisson chain and became a member of this worldwide group at a glittering ceremony held in the hotel in September.

Along with the new name have come a number of significant changes, mostly slanted towards the corporate business traveller. These changes include the construction of a workout room; the introduction of Radisson's corporate level "Worldwide Hospitality Program," which services guests with private lounge and complimentary cocktails; and the introduction of the Choice Club, a dining incentive program.

Hotel officials show great optimism about the new name and report a significant increase in corporate business travellers since becoming part of the Radisson chain.

Also downtown, construction workers and bulldozers moved in to commence the demolition of several worn down buildings as well as the Pussycat Theater on the corner of Fourth and "E," to make way for the first phase of the new Rancon Superblock. The lot is almost level, and it is anticipated that this joint venture between Rancon, the Economic Development Department and Main Street will commence shortly.

In the field of housing construction, two main areas have been focused

in 1992, one downtown and one suburban. Construction of luxury homes in the mid \$150,000 range continued in the small valley between Little Mountain and the foothills of the San Bernardino mountains, off Kendall Drive.

Construction of these homes involved considerable grading work to the north side of Little Mountain in order to give the new houses a magnificent view of the San Bernardino Mountains. The downtown project will be developed by Empire Bay together with project

Recently absorbed into the San Bernardino Economic Development Agency, the Main Street program concentrates on the economic and social needs of the downtown project area.

Home Run.

Work has already commenced on clearing the site bordered by Sixth and Ninth streets between "F" and "G" Streets. This enormous project will see the relocation of several historic houses to new sites clearing the way for the construction of 118 new two-and-three bedroom, Victorian-style townhouses. The project is being financed by

Wells Fargo Bank, The California Federal Bank, the San Bernardino Development Department and the Federal Home Loan Bank.

Construction has also begun on a new block of middle-range housing offering three-and-four bedroom, single-family homes in the \$120,000 range, again to the north of the city off Kendall Drive. The developer is Barratt, Britain's most prominent house builder with substantial connections in Southern California.

The Main Street Program downtown continues to attract new business and investment to the downtown project area bordered by Second and Ninth streets between the 215 Freeway and Sierra Way in the East. Recently absorbed into the San Bernardino Economic Development Agency, the Main Street program concentrates on the economic and social needs of the downtown project area.

In the last year, Main Street has seen the opening up of several new small retail outlets downtown, especially on the main "E" Street thoroughfare. This, together with its work in the professional and service segments, has filled or retained over 49,000 square feet creating or retaining over 180 jobs for 1992.

Socially, Main Street has seen the

Focus

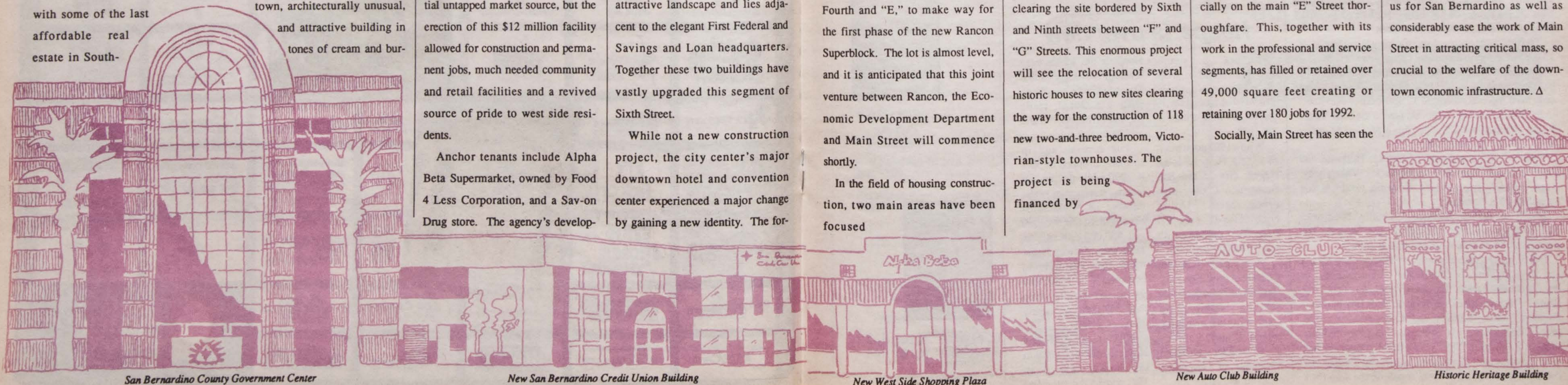
City of

San Bernardino

introduction of a regular weekly Farmers Market through the summer months as well as the expansion of the popular monthly "Music on the Plaza" series of live open air musical concerts, to the weekly "TGIF" concert series featuring a wide variety of music and styles ranging from rock to jazz, reggae to mariachi.

With the proposed Court Street Community square due to start construction in early January of 1993, Main Street looks forward to the use of this asset with anticipation. The square provides the perfect venue for a host of community activities, ranging from the musical concerts, farmers and craft markets through plays, lectures, exhibitions and festivals.

The Court Street square will undoubtedly provide a social nucleus for San Bernardino as well as considerably ease the work of Main Street in attracting critical mass, so crucial to the welfare of the downtown economic infrastructure. Δ



San Bernardino County Government Center

New San Bernardino Credit Union Building

New West Side Shopping Plaza

New Auto Club Building

Historic Heritage Building

Focus

City of

Hesperia

1992

Year in Review . . .

Busy I-15 interchange ready for development



Construction on the project began in 1992

Easy access to major transportation routes and high visibility make the Joshua/West Main Street Improvement District one of the top locations in the High Desert for businesses to locate.

Located in Hesperia at the juncture of Interstate 15 and Highway 395 with Southern Pacific and Santa Fe railroad tracks nearby, the project offers 722 acres of commercial and industrial sites complete with backbone infrastructure. The district is positioned in a heavily traveled transportation corridor between Los Angeles and Las Vegas. Many consider Interstate 15 the major entrance to Southern California.

"The district is providing an opportunity to do business along one of the High Desert's most viable freeway corridors," said Mayor Percy Bakker.

In 1990, cars and trucks passed by the intersection of Interstate 15 and Highway 395, 57,000 times, according to Kunzman Associates, an Irvine-based engineering company. Main Street added another 21,300 vehicle-trips. These figures do not include Highway 395 traffic or its planned expansion to four lanes.

Traffic counts decrease significantly along Interstate 15 the further north counts are taken. Just north of Bear Valley Road, for instance, Kunzman found the traffic had decreased to 44,000 vehicle trips. The numbers drop even more as Interstate 15 approaches Barstow.

In 1991, Contel of California placed the total Victor Valley population at 222,298. This is projected to grow to 442,000 by the year 2000.

With a 1992 population of 56,092, Hesperia had more residents than any other Victor Valley city. Approximately one-third of Hesperia residents use Interstate 15 to commute to work.

In addition to high commercial visibility, the district has several nearby transportation routes for manufacturers to take their goods to market.

Interstate 15 is the major route between Las Vegas and Los Angeles. Highway 395 provides access to Reno and Lake Tahoe. The nearby Atchison Topeka & Santa Fe Railway tracks provide a major link between Southern California and the East Coast and has a local spur. Southern Pacific Railroad has tracks directly south of the district. The Ontario International Airport is 45 miles away. The closure of nearby George Air Force Base at the end of 1992 is paving the way for a new regional airport.

Freeway opportunities

The initial appeal of the Joshua/West Main Street Improvement District is freeway traffic.

In 1989 Cal Trans estimated there to be 76,500 average daily trips on Interstate 15 between Highway 395 and Highway 138. Reflecting this freeway orientation, proposals have been made for hotels, restaurants, gas stations and a Western theme center.

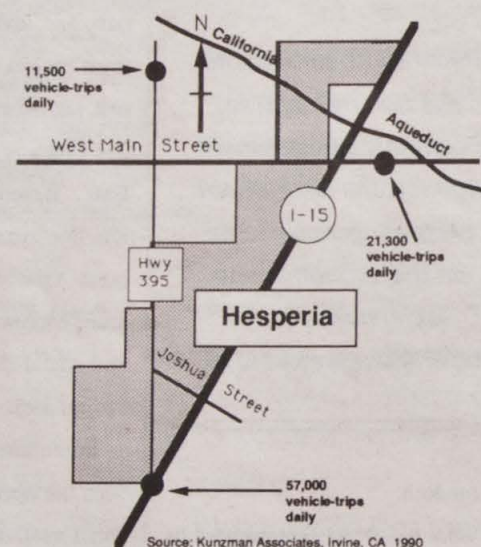
The state projects the number of vehicle trips will grow to 150,000 vehicle

trips by the year 2010. As the area population grows, regional commercial opportunities will develop.

The city formed an improvement district with property owners in 1992 to construct \$21 million of water lines, sewer lines, storm drains and roads. City officials are also looking at redevelopment Marks-Roos financing to help businesses become established.

For more information, call the City Manager's Office at (619) 947-1000.

Joshua/West Main Street Improvement District



Source: Kunzman Associates, Irvine, CA 1990

Hesperia overview

Once a sleepy railroad stop, Hesperia has now grown to be among the 10 fastest growing cities in the state.

With a 1992 population of 56,092, Hesperia is the largest city in the San Bernardino County high desert region. Utility companies project Hesperia's population to reach 114,000 by 2000.

Strategically located at the crest of the Cajon Pass, Hesperia offers affordable housing within easy commuting distance to the Inland Empire. Many young families have taken advantage of Hesperia's clean air and larger lots.

Businesses coming to

Hesperia are within easy reach of Los Angeles and Orange County suppliers, with a local trade population of 345,138 and an eager work force.

The median age in Hesperia dropped to 30.9 in 1990 while the median income has grown. The number of households earning between \$35,000 and \$50,000 annually in 1990 was 15 times larger than the number of households in 1980, and the number earning more than \$50,000 was nearly 28 times greater.

FBI statistics found Hesperia the safest city in the Victor Valley in 1991 and the second safest in the county in 1990.

Hesperia Mayor
Percy BakkerD.J. Collins
City ManagerJack Ratelle
Redevelopment
ManagerOliver Flx
Planning
CommissionJoan Hedrick
Chamber of
Commerce
President

Newton's The Outpost Cafe

Since 1961



STRATEGIC TRANSPORTATION LOCATION

- 60 acres available at I-15 and HWY 395 junction
- Established 30 years gas station/market
- Outpost Cafe serves 9,000 people per week

DEVELOPMENT SITES AVAILABLE FOR:

- HOTEL • TRAVEL PLAZA • FOOD PARK
- RETAIL CENTER • SPECIALTY SHOPS
- TRADING POST • AUTOMOTIVE PLAZA
- WESTERN CLOTHING STORES • BOOT BARN
- COUNTRY WESTERN ENTERTAINMENT CENTER

"Why stop at the common,
when you can stop at the preferred"

CROCKETT LAND COMPANY
(714) 944-2563

Announcing Scarborough Industrial Park

► Hesperia's Finest
Ideally Located

► Sale or Lease

► Competitively Priced

► Superb Construction

► High Visibility

► Sewer-Water-Utilities

► Private Driveways

► Out of South Coast AQMD

► Easy access to I-15 &
Hwy 395

► Excellent Warehouse &
Distribution Site

For Information Contact:

**Fenske
Real Estate**
18355 Highway 18
Suite B
Apple Valley, Ca 92307

Tel. (619) 946-1400
Fax (619) 946-2488

LASSEN ROAD	
Lot # 2 3.79 ac.	Lot # 6 2.04 ac.
	Lot # 5 2.05 ac.
Lot # 1 4.85 ac.	Lot # 4 2.15 ac.
SOLD	Lot # 3 2.41 ac.
U.S. HIGHWAY 395	

Will Build To Suit

Buildings Ranging in Size

From 20,000 to 80,000 sq.ft.

Lease-Option to Buy available

SCARBROUGH



AERO-GEOMETRICS INC.

17508 Hercules Street, Ste. A-3
Hesperia, California 92345

(619) 949-5123

FAX (619) 949-5321

Civil Engineering - Surveying - Land Development Planning

William H. Weaver, P.E. and the staff of Aero-Geometrics, Inc., project engineers for the \$21 million Joshua/West Main Street Improvement District, would like to congratulate district property owners and the City of Hesperia for their efforts and cooperation on a successful project. Businesses, developers and investors interested in this exciting area are invited to call for an overview of the project.

Aero-Geometrics, Inc. is available to serve all of your civil engineering, planning, surveying and development needs. We can help make your high desert project a success.

We're ready to help make good things happen in Hesperia...

with Marks-Roos financing for residential,
commercial and industrial development

Hesperia has joined an impressive list of more than 30 California cities that have retained First California Capital Markets Group to develop Marks-Roos financing programs. If you're planning a residential, commercial, or industrial project to keep your community competitive, call First California first. We're the Marks-Roos professionals, and we'll get your development done! Call (800) 972-6637; ask for our Public Finance Department.



FIRST CALIFORNIA
Capital Markets Group

50 California St. • San Francisco, CA 94111 • (415) 982-2444

Focus

City of



Big opportunities are happening in Big Bear. Part of the great California experience, Big Bear is on the move in more ways than one. Despite recession and tremors, Big Bear Lake is experiencing a renaissance.

The year 1992 evidenced major development trends. A brand new K-Mart just opened. The historic Village just completed a major urban beautification with private and public financial participation. Big Bear Boulevard was widened to five lanes through the heart of town.

Bear Mountain and Snow Summit continue to invest about \$43 mil-

lion to upgrade their outstanding ski, golf and mountain biking facilities. Full service industrial parks have been constructed with off-site improvements. Substandard buildings are being renovated all over town.

The city just received federal and state funding to implement a new fixed-route bus system to serve the entire valley. The state also provided \$250,000 to complete a feasibility analysis for non-road access from the Inland Empire to Big Bear as part of the Metrolink network.

Caltrans is completing its envi-



ronmental review for a new bridge at the dam. A new National Forest visitors center is completing its design for construction. A task force comprised of government resource agen-

1992

Year in Review . . .

cies and the private sector are studying ways to protect environmentally sensitive areas while releasing land for development.

Mayor Walt Dwyer heads a progressive city council promoting economic diversification; business retention, expansion and recruitment; education and entertainment:

"The city of Big Bear Lake aggressively pursues economic development. We work closely with the private sector and government at all levels, offering incentives such as redevelopment, land acquisition, public improvements, financing,

facilitation of the permitting process, and marketing. The city has hired an economic development specialist to work just with business."

Long known as a four season resort, Big Bear continues to draw visitors, weekenders and residents as an escape from the congestion, crime and pollution of the Los Angeles Basin.

More recently, Big Bear has become the base for modern light industry. Amalgamated Software of North America handles clients by telephone, fax and United Parcel. According to ASNA owner Anne Ferguson, "We have many overseas customers. But with the airport here, we simply fly down. A charter to LA International Airport is very inexpensive and only takes 40 minutes."

Incorporated in 1980, Big Bear has come of age. Big Bear is uniquely positioned to take advantage of a world market: Located within one hour from Interstate 10, and two hours from the rest of Southern California and Northern Mexico, Big Bear is the highest city in California.

• A 7,000 foot high "island in the sky" situated within two hours of the Los Angeles Basin, San Diego, fast-growing Inland Empire/Victor Valley and adjacent to its established destination counterpart; Palm Springs and the Coachella Valley. Big Bear hosts more than 3 million visitors annually.

• The blue sky with twinkling stars at night; clean, fresh and cool air, offers a "natural high" to all who visit. Big Bear boasts 330 days of sunshine and an average daytime temperature of 75 degrees.

• The largest fresh water lake in Southern California for every recreational use.

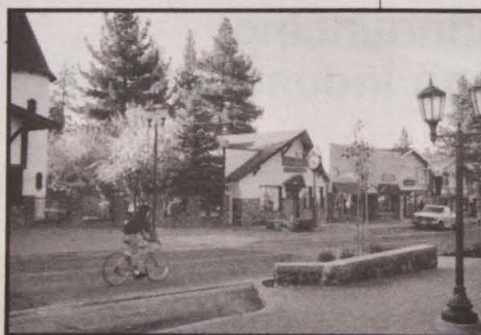
• State-of-the-art ski resorts with express chair lifts and night skiing.

• The only public golf course in the mountains.

• Outstanding real estate values for residential, commercial or industrial use.

• An intensively used and versatile National Forest.

• Rich in California history, including native American culture, Spanish and Mexican colonization, the Gold Rush, movies, and development of a prime recreational area.



Big Bear Lake is an excellent place to raise a family. The permanent resident population of the city is 5,300; 15,000 live in the entire valley; and often 50,000 on the weekends. The 3,100 students attend five schools within the Bear Valley Unified School District. Academic and athletic standards exceed state averages in most categories. Big Bear High School won the C.I.F. football championship for the first time in its history.

Access to Big Bear is via three well maintained year-round state highways: 18, 38, and 330 as well as a modern general aviation airport. Bear Valley Community Hospital and its medical community offer special care facilities and paramedic service with emergency access to

intensive care facilities down the hill.

Big Bear offers plenty of enter-



tainment and recreational attractions. The Performing Arts Center is a modern 400-seat auditorium that hosts entertainers such as Jack Jones, Shirley Jones, Helen Reddy, Ramsay Lewis and Rita Moreno.

Oktoberfest is a tradition honoring another facet of Big Bear's alpine heritage. Caltech's solar observatory is world famous and open to visitors. The Moonridge Zoo, the only one in San Bernardino County, houses indigenous and endangered species. Plans are underway to relocate and expand this facility into an ecological visitors center.

Dr. Alfred Gobar, a noted economist and long-time observer of Big Bear and the Inland Empire, just completed an economic base study. In that study he states:

"The economic base of Big Bear Valley's economy is visitors attracted to this area by its unique forest, lake and

skiing recreation amenities. The most obvious opportunity to expand the city of Big Bear Lake's economy...is more efficient exploitation of this area's unique comparative advantage—its recreation facilities...[particularly] meetings, conventions and related group business...it is possible to conceive of . . . replicating many of the characteristics of world-class resorts elsewhere such as the complex of facilities at Fashion Island, elements of the Camel-Monterey area, and even to some degree, Lake Arrowhead Village, downtown Santa Barbara, elements of the Lake Tahoe area, etc..."

Touch base with Big Bear. For further information, call Bruce Daniels, Economic Development Specialist, at (909) 866-5831. Δ

1992

Year in Review . . .

Comfort and Health Care for Bear Valley

Bear Valley Community Hospital is not just a building, it is part of the lives of residents and part of the hometown of Big Bear Valley.

Bear Valley Community Hospital houses a 30-bed general acute care (16 beds) and Distinct Part Skilled Nursing Facility (14 beds). The hospital provides services on an inpatient and outpatient basis, owned and operated by the Hospital District.

Bear Valley Community Hospital serves as the primary health care source during times of emergency and disaster. They offer optimal nursing care to patients based on the patient and family needs. The hospital acts as part of a total health team which includes the patient and family, physician, nursing, ancillary services and the clergy.

The facility provides 24-hour,

The facility provides 24-hour, fully staffed physician and emergency room services for treatment of recreational and medical emergencies, Paramedic Ambulance Service and Family Counseling Center. All these services have been the anchor and magnet for comfort and health care for all residents and visitors during the recent earthquake disaster and subsequent aftershocks.

fully staffed physician and emergency room services for treatment of recreational and medical emergencies, Paramedic Ambulance Service and Family Counseling Center. All these services have been the anchor and magnet for comfort and health care for all residents and visitors during the

recent earthquake disaster and subsequent aftershocks.

It has attracted some of the best people in the medical profession who would not set up practice in an area without the support services of the hospital.

Bear Valley Community Hospital recognizes that the challenges in rural health care for nursing includes cross-training and continued education for professional

growth.

Bear Valley Community Hospital District plays an important role in the ongoing physical and economic well being of the Big Bear Valley. The district is one of the major employers in the community and contributes in excess of \$3.4 million in payroll annually to the local economy.

Bear Valley Community Hospital accepts most insurance policies, is a

fully licensed, accredited acute care and skilled nursing facility. Among the many services available include: Medical and Surgical Departments, Monitored Observation Unit, General Radiological Services, Ultrasound, CAT Scanning, Complete Up-To-Date Lab Services, Physical Therapy, Pulmonary Function Lab, Respiratory Care and Pharmacy. For more information about the hospital, call (909) 866-6501. Δ

ARROWWEST MEDICAL GROUP



PHOTO BY WM. KIMBLE

We at Arrowwest make it possible for you to access traditional medical care near where you live. We also make it possible for you to select a plan and hospital near where you live to compliment your choice of an Arrowwest family physician. Consult your benefits manager, insurance broker or plan representative for an Arrowwest physician near you.

Arrowwest Medical Group a Coordinated Health Care Provider Network participating in the following health plans:

- Aetna Health Plans of Southern California
- Aetna's Senior Choice
- Aetna's Select Choice
- Amerimed HMO Plan
- Care America
- Cigna Private Practice Plan
- FHP, Senior HMO Plan
- FHP, Commercial HMO Plan
- Loma Linda Health Plan
- Metropolitan Life HMO Plan
- Mountain Valley Health Plan, Medical Group
- Private Health Care Systems LTD.
- United Health Plan:
- Commercial HMO Plan
- Medi-Cal HMO Plan

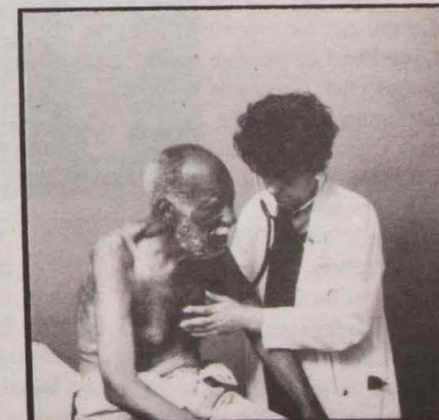


PHOTO BY WM. KIMBLE

ARROWWEST PHYSICIAN ASSOCIATION
MEDICAL GROUP INCORPORATED
1455 West Highland Avenue • Suite 117
San Bernardino, California 92411
mailing address: P.O. Box 2160
San Bernardino, California 92406
1-800-339-AWMC or 1-800-339-2964
or (714) 880-6004

Focus

City of

Riverside

1992

Year in Review . . .

Mission Inn Opening

The final days of 1992 were most significant for the city of Riverside and the Inland Empire as a



A historic landmark, the Mission Inn reopened on Dec. 30, 1992.

whole. After being closed for over seven years, the Nationally Historic Mission Inn reopened on Dec. 30, 1992. The reopening of this magnificent structure is the culmination of the combined efforts of Entrepreneurial Capital Corporation, Chemical Bank and the City of Riverside Redevelopment Agency.

Over the past seven years, close to \$50 million dollars has been expended on retrofitting the structure to bring it up to modern standards including seismic safety standards. While this work was completed almost two years ago, the sale and reopening of the inn was very much in doubt as a result of the sluggish economy in general and, in particular, the difficult hotel economy.

Fortunately for the citizens of this area, a local businessman has come forward with the necessary capital, civic desire and entrepreneurial spirit to purchase and aggressively pursue the opening of this historic property. Duane Roberts, a resident of this city for over 40 years, purchased the Mission Inn through a new corporation created under his Entrepreneurial Capital Corporation. Roberts indicates that he is extremely interested in the history of the inn. "To me, it's like family," said Roberts. "It is part of the fabric of the community, and I look at it with loving care."

The Mission Inn is seen as one of the keystones to the revitalization of the downtown area in its vital link to the his-

toric character of the city. The inn became a California Historical Landmark in 1961 and a National Historic Landmark in 1977.

It was a favorite stopover place for both dignitaries as well as celebrities during the early part of the century, including both Presidents Theodore Roosevelt and William Howard Taft. In addition, many thousands of couples have either been married there or spent their honeymoon at Mission Inn including President Richard Nixon and his wife Patricia and President Ronald Reagan and his wife Nancy.

All in all, it is a time for joyful celebration and renewed vigor for this community as we proudly rejoice in the reopening of this symbol of our historic past and look forward to the promising future. Δ



John Holmes
City Manager

neglect for many years. In order to restore this beautiful building to its original glory as it was when it was dedicated in 1929, the mayor formed a committee of various members of the community and arts groups to pursue further restoration. We now are in the process of beginning an aggressive public/private capital campaign to raise funds for this additional restoration.

Our efforts include a campaign to raise funds through the sponsorship of the refurbished seats with the donor receiving a commemorative engraved plaque mounted to the sponsored seats. Sponsorships cost \$150 apiece for permanent seats and \$75 for moveable seats. Funds raised will be applied directly toward further restoration and improvement projects.

Riverside's business community now has a variety of opportunities to participate in this important project of permanent value to our community. Whether sponsoring seats, attending the Armistice Day Revue, or funding one of the projects on the restoration wish list, the city's business leaders can contribute toward improving Riverside's premier performing arts facility and veteran's memorial. Δ



Robert Wales
Executive Director
Redevelopment

Major Economic Development Activities

While 1992 was generally a slow year economically for the Inland Empire, it was a boom year for economic development within the city of Riverside. The city was fortunate this year to attract two major employers as well as a number of high volume retail outlets.

Smith's Food and Drug Centers selected an 80-acre site in the Sycamore Canyon Industrial Park for the construction of their 1 million-square-foot distribution center which will service all of their Southern California stores. Construction is currently under way on the facility with a planned final start-up in early 1994. Upon completion, the facility will employ about 500 individuals.

In the fall of 1992, Amtrak announced its intention to construct its Western Reservations Center in the Regional Properties complex located at the Alessandro/Trautwein intersection in Riverside. This facility is currently under construction and, upon completion, will employ up to 900 individuals.

It will handle all telephone reservations for passenger train service in the western United States.

In addition to these two major employers, the city was delighted to be chosen for the site of the first Sam's Club in California as well as two new Wal-Mart locations. The Sam's Club is currently in operation while the two Wal-Mart facilities are under construction.

While it will be difficult to top this in 1993, Riverside stands ready to assist any and all new industrial/retail operations looking to locate into the Inland Empire region. Δ

Riverside Marketplace Construction

Bulldozers are sculpting a new landscape south of the 91 Freeway as Birtcher of Laguna Niguel begins construction of the first phase of a 200-acre redevelopment project, which city officials believe will transform under-utilized property into a thriving center of commerce.

Construction is nearing completion on the infrastructure for Riverside Marketplace, a mixed-use development located in a mile-long strip south of the 91 Freeway between Third and Fourteenth streets. The land lies within the city's Central Industrial Redevelopment

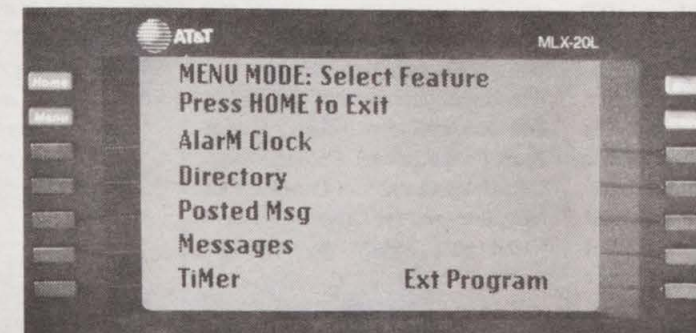
Project Area, which lies immediately east of Riverside's downtown core.

Construction of the \$120 million Riverside Marketplace project will occur in phases over the next five to seven years. The \$75 million first phase encompasses 52 acres between Third and Fourteenth streets, the freeway and the railroad tracks.

The Riverside Redevelopment Agency is assisting with land acquisition, relocation and public improvements for the project. The agency obtained approximately \$7 million in federal grants and loans for the development, including \$1 million Economic Development Administration Grant.

In addition to the Old Spaghetti Factory, which is located in the former Sutherland (American Fruit Growers) packing house, the Riverside Marketplace project includes eight other historic properties that are eligible for inclusion on the National Register of Historic Places. Those buildings will see new life in a variety of uses such as restaurants, retail establishments, ancillary museum uses or a visitors center. Δ

Finally a phone system so advanced it tells you how to use it.



The MERLIN LEGEND's display screen actually walks you through all its advanced features.

It would be difficult to find an affordable small business phone system with all the features and capabilities of our ISDN-compatible AT&T MERLIN LEGEND™ Communications System.

But to the AT&T Bell Labs scientists who designed it, it wasn't enough to make the MERLIN LEGEND System advanced. It also had to be easy to use. So its controls are context sensitive. For example, when you lift the handset and press the Volume Up button, the earpiece gets louder

— but if the handset is in the cradle, the ringer gets louder. And there's a display screen to guide you through its features. Which is especially handy because it does so much.

The MERLIN LEGEND System can simplify your work by automatically directing incoming calls. Help manage expenses by estimating your phone bill. Give you messages. Be programmed over a phone line. Tell

And of course it works with the revolutionary multi-line MERLIN® Cordless business phone.



you when you have a fax. Call you at home. And of course, it grows with your business. So call us today at 1 800 852-4309 or return the coupon to find out how to trade in or upgrade your system to an AT&T MERLIN LEGEND System. And get the advanced phone system your business can really use.

Helping
Inland Empire
small businesses
in big ways



Tell me how the AT&T MERLIN LEGEND System can help my business.

Name _____ Title _____
Company _____ Phone _____
Address _____
City _____ State _____ Zip _____
Current brand of phones _____ No. of phones _____ No. of lines _____

Send to: AT&T, 1700 Iowa St., Ste. 240,
Riverside, CA 92507
or fax to: (619) 699-1999

Or call 1 800 852-4309
Richard Ray

Focus

City of



Rancho Cucamonga's 1992 has been full of firsts and fun! Much of the excitement has been "epicentered" at Arrow and Rochester, where a Cal-League stadium is being built as home to the Rancho Cucamonga Quakes Baseball Team. Ticket sales are breaking records—almost 2,000 of the 4,000 seats have already been purchased as season tickets! The stadium features two field-level cafes and a state-of-the-art, electronic scoreboard. Join them for opening night on April 8, 1993!

The three-level stadium, one of the finest minor league stadiums in the country, comprises part of the new 42-acre Sports Complex, which also offers three lit softball fields, two lit soccer fields, and one 90-foot baseball field. The city also plans to use the stadium/complex for major events, concerts, shows and tournaments.

By scheduling adult sports programs here, community parks will become more accessible for youth sports in this active community. An important focal point for the residents, this grand new facility will provide reasonably priced family entertainment, community events and sports activities. For information



Cal League's new Quakes' Stadium

about the Quakes' tickets or schedule, call their on-site management office at 481-5000.

Due to its strong demographics, and the maturing of its retail climate, Rancho Cucamonga was among the leaders of the Inland Empire by experiencing a 14 percent sales tax growth during the last two years.

To further meet the residents' retail demand, a Price Club/Wal-Mart center, Foothill Marketplace recently opened. Located at the southeast corner of the

1992

Year in Review . . .

Foothill Boulevard/I-15 intersection, it was developed by the Wattson Arno Company. The Price Club held its opening day ribbon cutting ceremony on Oct. 10 for its 82nd warehouse. Described as "the new generation" of outlets, it sports an upgraded ambience as well as greater customer service features including a fresh meat counter and bakery offering smaller portions and personal service. Also included is a fresh pizza kitchen, one-hour photo lab, computer tech center, optical department and tire center. The check-out area has been upgraded also, for shoppers' convenience.

Foothill Marketplace's master plan covers 575,000 square feet of leasable space, including: a 11,325 sq. ft. Price Club, a 131,000 sq. ft. Wal-Mart, 50,000 sq. ft. supermarket, 25,000 sq. ft. drug store; and 10 satellite pads, for a 12,000 sq. ft. Claim Jumper restaurant, retail pads and fast food outlets including an In-N-Out Burger, plus a service station.

Terra Vista Town Center, at Haven and Foothill, opened its final anchor store on April 23. Service Merchandise, a catalog showroom, has joined Mervyn's, Target, Montgomery Ward and Ross Dress For Less plus 44 other specialty shops, restaurants and cinemas. Restaurants include Chili's and La Salsa, with a Soup Exchange coming soon. Developed by Lewis Homes, Terra Vista Town Center has created about 1,000 jobs.

The Best Western Heritage Inn also opened a six-story, 124-room hotel in October, located just east of Haven near Foothill in the Rancho Cucamonga Business Park. At its gala grand opening, they hosted a fund-raiser—the proceeds going to the Rancho Cucamonga Community Foundation, earning them the Foundation's recent Pacesetter Award.

In addition to generous new retail and restaurant outlets, manufacturing, service, office, warehouse and distribu-

tion firms continue to move to Rancho, including innovators like Pacer Technology, Giorgio and Alcohol Testing of America.

The Wignall Museum Gallery at Chaffey College set two new precedents this year, with its "Variations on a Theme" exhibit enhanced by live chamber music (partially funded by the Rancho Cucamonga Community Foundation) and its Southeast Asian exhibit, also including dancers and musicians. So successful were these events that an

outdoor stage has been designed and completed for similar future events. And, over 2,000 people attended the first Children's Arts Festival hosted by the college.

This year's Primavera Awards were



The Price Club opened its 82nd warehouse on Oct. 10th

presented by the Rancho Cucamonga Community Foundation on Dec. 10. To promote cultural arts, recreation and human services, the foundation honors individuals and organizations that demonstrate excellence in these fields. This year's winners include: Ginger Eaton for the cultural arts, the Rancho Cucamonga Chamber of Commerce for recreation, and for human services—Nacho Gracia, Dee Murray and Marge Stamm.

Rancho Cucamonga was also honored by the American Economic Development Association for its marketing program. Its promotional package, advertisements, newsletter and trade show exhibits were recognized from over 800 entries. The city received a Best of Show award for its colorful marketing package, and also Best of Class awards for the marketing brochure and trade show exhibit.

New Milliken Park is situated on the community trail system in Terra Vista, adjacent to the future Rancho Cucamonga Family YMCA. It features areas for basketball, volleyball, baseball, play equipment and picnics. This seven acre park was built for the city by Lewis Homes, in fulfillment of their park development commitment.

Easing traffic demands on other north-south arterials, the Milliken Avenue Transportation Improvements opened this corridor from Arrow Route to the I-10 Freeway (it ultimately will run the full length of the city). The new railroad underpass allows vehicles and pedestrians to travel beneath the future Metro Link train line without interruption.

Curbside Recycling has been successfully implemented in all single-family neighborhoods, and multi-family areas will soon follow. The California Material Exchange Program is an innovative commercial recycling program that matches business discards with

other companies that can re-use the materials. Call city hall for additional information.

The five year, \$45 million Day Creek Flood Control project was completed, allowing for the safety and development of the Day Creek watershed area, from Milliken to Etiwanda Avenues (which includes the Victoria Gardens regional mall site). This was a joint project with the federal government and the city of Ontario.

Two new award-winning fire stations also became operational this year. Fire Station 4 was designed to serve

the city's industrial area from its Jersey and Rochester location. Fire Station 5 serves the city's northeastern residential areas, from 11108 Banyan St., west of Milliken. Designed by Rancho Cucamonga's Wolff/Lang/Christopher architectural firm, they won an international design award from the IAFC (International Association of Fire Chiefs) this year. Δ

Dennis L. Stout
mayor of
Rancho
Cucamonga



Jack Lam,
AICP
city manager



Ginger Eaton
administrative
director, Wignall
Museum
Gallery



Rick Gomez
community
development
director



Rance Clouse
president
Chamber of
Commerce



Real Estate

asset with an ever increasing market value to be cultivated and enhanced.

Investment

Dutton & Associates brings professional and personal attention to all aspects of increased revenue production, providing assurances of enhanced value.

Asset

Our expertise and the diverse skills of our team are applied on a daily basis to the operations of all properties...



City Center

Management

retail, commercial, residential...assemblage, development, construction...for its own assets or for the large or small investor.

Experience

Since 1972, the principals have

recognized that community involvement...awareness of the needs of the various publics, assisting and serving government, working with and for service organizations...provides the additional benefit of

Involvement

creating a better quality of environment and life...adding to the ever increasing spiral of value to the investment.

Opportunity

continue to be a rich source of opportunity for real estate investment...a better place to live and work. We can help you be a part of that vision...call us today.

Now!



Ted W. Dutton



Robert D. Dutton

DUTTON
& ASSOCIATES

Real Estate Investment & Management
(909) 980-1880

10470 Foothill Boulevard, Suite 120, Rancho Cucamonga, California 91730

Focus

City of



West Redlands Offers Development Opportunities

West Redlands has been the focal point for much of the city's development in 1992. Retail activity in the area has thrived. The Pavilion at Redlands, a 26-acre shopping center located off Redlands Boulevard on the Loma Linda border, is now about 70 percent leased. The Pavilion is anchored by a 145,584-square-foot Wal-Mart, which just completed its first year of sales. According to city sales tax receipts, Wal-Mart is performing as expected and ranks among the top 10 retailers.

Food 4 Less, the 12th largest grocery retailer in the U.S., serves as the other Pavilion anchor. The grocery warehouse opened in October. Jack-in-the-Box and an Arco AM/PM also opened in the Pavilion at Redlands. The final pad is currently under construction, with a Mexican restaurant and clothing retailer lined up as tenants.

The success of the Pavilion at Redlands has spurred other retail growth. K-mart is in the process of completing a major renovation and expansion. The remodel will add 21,450 square feet of retail space to the store. Signage, landscaping and parking are also being modified to enhance visual appeal of the center.

Smart and Final has obtained approval to construct a 14,800-square-foot new building. The retail/wholesale outlet will relocate from an obscure site near Redlands High School, to a site east of Wal-Mart with freeway visibility. A San Dimas-based food operator will be opening a Greek fast-food restaurant in the area as well. Grading and construction have begun on Bravo Burgers, which is scheduled to open in spring of 1993.

In addition to the retail projects, two master-planned commercial developments have come on-line and have received approval. Both projects are high in quality, progressive and have the potential to bring several jobs into the Redlands area. They are part of the 4,000-acre East Valley Corridor project area.

The Chapman properties are comprised of two prime sites in the I-10 corridor. The smaller site, christened

1992

Year in Review . . .

Marigold Plaza, sits adjacent to the I-10 Freeway. The site's 51 acres will see office and industrial uses totaling 820,000 square feet of building area. A hotel is also proposed for this site.

Marigold Business Park is a 261-acre office and industrial park planned for the northwest sector of Redlands. This project includes a projected 1,131,000 square feet of office and 3,589,000 square feet of industrial building area. Development focuses on employment-based land uses, which are anticipated to produce positive economic results.

Developers of the Marigold project state their objective is to maximize employment opportunities and provide a balance of jobs and housing. The project is envisioned as a coordinated, master-planned community of business, commerce and industry.

As currently planned, much of the land area is designed to accommodate large industrial users. About 73 percent of the area is designated regional industrial; 15 percent is commercial industrial; and 4 percent has been reserved for open space, featuring pedestrian, equestrian and bicycle trails.

Barton Center Redlands is a comprehensive retail, commercial and industrial park to be located in the East Valley Corridor. The project encompasses about 306 acres, with an estimated total building area of 7 million square feet.

The major emphasis for Barton Center is the development of a medical facilities district, the cornerstone of which is to be a hospital. They have designated 35 acres for the construction of a campus-like medical facility for Kaiser Hospital. Developers will also seek medical related facilities and institutions for the district.

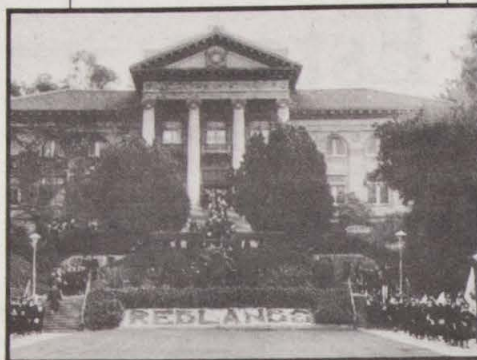
Along with the medical uses, an industrial district is slated to take up 168 acres. The remaining 59 acres will see retail and office use. It is estimated that development will occur over a 10-year time period. Δ

The University of Redlands

The University of Redlands is an independent, selective, private institution that has been serving the educational and cultural needs of the Inland Empire since its founding in 1907. The university combines studies in the liberal arts and sciences with professional and pre-professional preparation in a variety of fields.

Long recognized for the quality of its programs, the University of Redlands has gained national recognition through its repeated appearances in rankings of

the nation's best colleges and universities



by U. S. News and World Report magazine. In 1992, it ranked 11th among 112 comprehensive regional universities in the West.

Major courses of study in 30 academic disciplines are offered, including pre-professional programs in law, medicine, communicative disorders, business, computer science and accounting. The newest major offered at the learning institution is Asian Studies, recognizing the important role countries of the Pacific Rim play in the business, political and cultural affairs of our nation.

The university's School of Music, one of the oldest in the West, offers professional majors at the bachelor's level in performance, composition, music education and musical studies, as well as master's degree programs in performance and composition. The campus serves as home to the Redlands Symphony Orchestra and presents some 200 cultural events and performances each year.

Like the Inland Empire, the University of Redlands has grown in recent years but it still retains the characteristics of a small, private institution. Currently, the residential student body enrollment is 1,500. This year the University of Redlands welcomed its largest new class in history, 480 students. But the campus prides itself on providing personalized attention to its students so that additional faculty have been hired the past few years in order to maintain an enviable 13:1 student-faculty ratio.

This year the university broke ground for a \$9.6 million University Center, which will become the focus point of the campus. The first new building to be constructed in 20 years, the building, when occupied at the end of 1993, will house student food services as well as a variety of other services for students and faculty. Δ

Trimflex Plastics Relocates to Redlands

Trimflex, a manufacturer of plastic fittings for boats, autos and sporting equipment, will relocate to Redlands and begin operating in early January. The firm has constructed a 20,000-square-

foot building on Park Avenue in west Redlands. The new facility will house Trimflex offices and their manufacturing plant.

Company President W. Robert Clark designed the structure, which was originally intended to look like an orange processing plant. Instead, the building depicts a Mission Revival style of architecture characterized by columns, arches and clay tiles. In keeping with local history, there are 100 orange trees on the property.

Trimflex is relocating from San Gabriel, where the firm has been in operation since 1947. According to Clark, the move was prompted by transportation and housing issues. Many Trimflex employees were unable to afford homes in the San Gabriel area. Moving to Redlands will provide housing opportunities for employees, without putting them on the freeway.

Historic Morey Mansion Restaurant Approved

New owners of Morey Mansion, the 102-year-old historic mansion and local landmark, have obtained approval to expand their bed and breakfast operation to include a 45-seat restaurant. Mark and Donna Slotkin are planning to remodel the mansion to accommodate a full-service kitchen. They intend to offer lunch and dinner fare to bed and breakfast customers, as well as members of the public.

According to Mark Slotkin, adaptive reuse is the best way to save the historic resource and restore it to its former glory. He believes a restaurant is the most logical way to accomplish this goal. It is anticipated that the restaurant will bring in revenues to help pay maintenance and repair costs for the interior of the man-



sion. The addition of restaurant facilities will also enable the Slotkins to take in more wedding business and enhance tourism opportunities in Redlands. Δ

The Redlands Chamber of Commerce is on the move



January will kick off the capital campaign that will allow the Chamber to move into its newly designed home and intends to celebrate its 100th Anniversary.

Special "Wait" Reduction Program



Don't let your "wait" get out of control. We can provide you quick friendly service, a personal hometown atmosphere, and we offer all the services of the big banks without the added "wait". Come join our family today.



REDLANDS
CENTENNIAL
BANK

MEMBER FDIC

233 East State Street, Redlands
(909) 798-3611



Redlands Community Hospital

As a Pre-Op Nurse Educator, Joann Sousa helps patients prepare for their upcoming operations. She answers many questions. Alleviates patients' fears and translates the medical jargon into English.

Redlands Community Hospital accepts HMOs, senior health plans and most major insurance plans, including:

Aetna	Community Care Network	MetLife
Aetna Senior	FHP	PacificCare
Blue Shield	FHP Senior	Prudent Buyer
California Care	Health Net	Prudential
CareAmerica	InterValley Health	Secure Horizons
CHAMPUS	Loma Linda Health Plan	Take Care
CIGNA	Med Network	



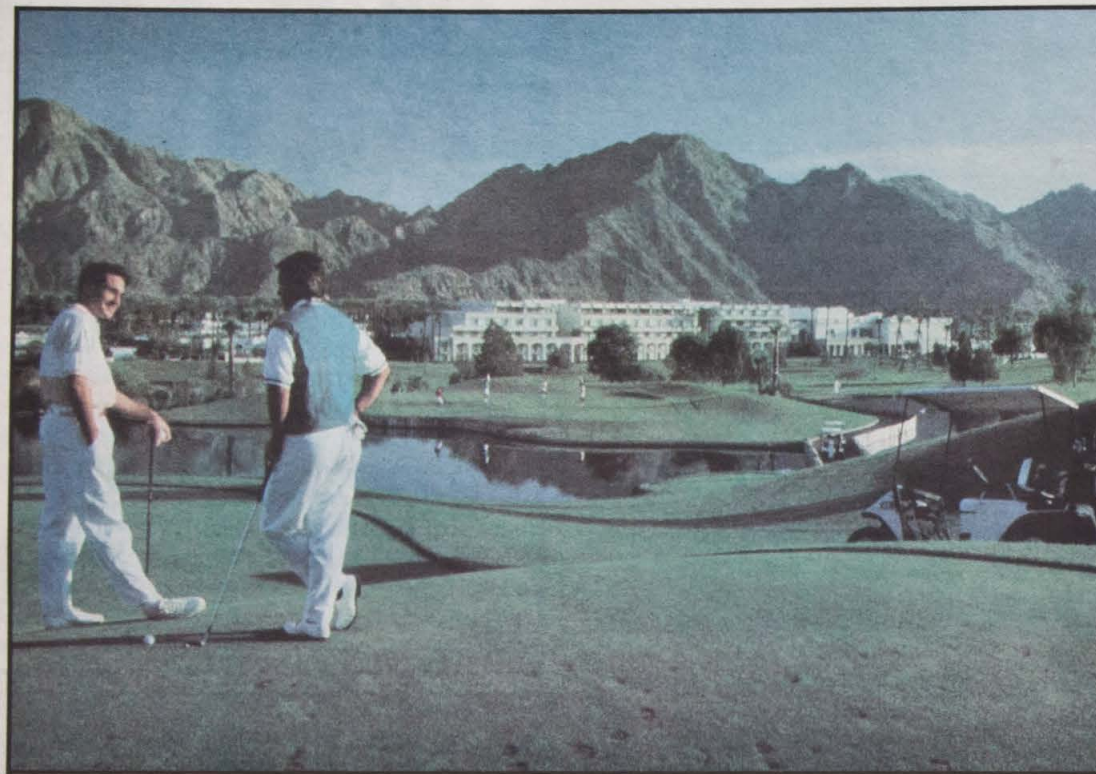
Redlands Community Hospital
350 Terracina Boulevard, Redlands
909-335-5500

Our operation starts long before yours ever does.

"What do you think of the meeting so far?"

"Well, it's certainly provided us with a look at the big picture."

©1991 Hyatt Corp.



Set amidst the stunning San Jacinto mountains, Hyatt Grand Champions Resort will give your next meeting a new dimension.

Our professional staff and fully equipped meeting facilities will accommodate you when it's time to work. A dozen tennis courts, four exquisitely landscaped pools and two Ted Robinson-designed championship golf courses, will accommodate you when it's time to play.

Feel the Hyatt Touch.SM
Indian Wells, California



Hyatt Grand Champions Resort, 44-600 Indian Wells Lane, Indian Wells, California 92210, 1-619-341-1000.

Feel the Hyatt Touch at your next meeting. For 159 Hyatt Hotels and Resorts worldwide, call your travel planner or the Hyatt Group Desk at 1-800-882-1234. Hyatt Hotels and Resorts encompasses hotels managed or operated by two separate groups of companies—companies associated with Hyatt Corp. and companies associated with Hyatt International Corp.

Focus

City of

Indian Wells

1992

Year in Review . . .

The Reserve at Hidden Valley

During the final days of 1992, drawings for a spectacular-planned development, designed to outclass the Vintage project, evolved. The 712-acre posh Vintage Club housed some of the corporate elite of this country prior to the submission of plans by Lowe Development. This 600-acre parcel lies just south of the Living Desert complex, north of Ironwood Country Club and east of Portola Avenue.

The Reserve at Hidden Valley received a September approval for construction. Sixty acres of the site languishes in Palm Desert. The combined country club project consists of 250 residences plus a golf course designed to out-posh the fashionable Vintage. The Vintage, in turn, rivals Westinghouse's Palm Desert Big Horn project, home of the Skins Game, in lavishness.

The Reserve at Hidden Valley will carve golf course-oriented lots

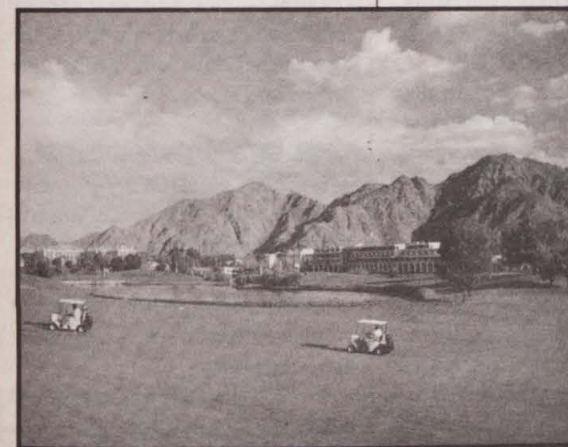
El Dorado and Highway 111, moving westward in its developmental stages. Since 1980, 510 homes have been developed, surrounding an 18-hole championship golf course. The year 1992 marked their completion.

Part of this 40-unit final phase included the dedication by Desert Horizons, Inc. of a green belt area at the northeast corner of Cook Street and Highway 111. This unique mini-park is decked with stands of stately date palms reminiscent of the 130-acre date ranch which formerly sat on this magnificent parcel.

Through the years, under the supervision of Indian Wells contractor Jim Hayhoe, this project has received numerous honors from its residences. Some of these industry awards included the prestigious Pacific Coast Builder's Conference Gold Nuggets for "Best Attached Home over 2,000 Square Feet" and "Best Low Density Residential Community." The project has maintained a reputation as one designed for exclusivity, luxury and beauty.

Redevelopment Activities

Indian Wells has been faced with the unique problem of losing federal funds for the purpose of erecting low-to-moderate housing projects. The city has dedicated the majority of its real estate to high-end upper income bracket housing combined



with a commercial base catering. Just weeks prior to the expiration of the availability of federal monies, a site for low-to-moderate income housing was finally identified. The site rests on 15.6 acres at the bound-

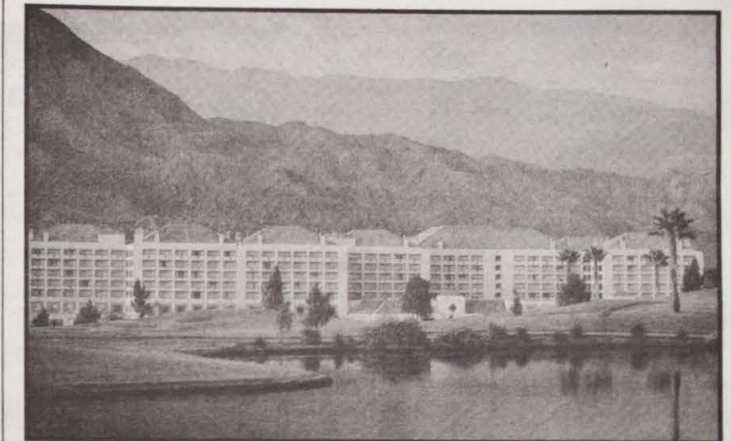
ary of Palm Desert on Highway 111, just west of the Village II commercial center.

Indian Wells plans to meet the balance of that obligation by annexing land on Miles Avenue, east of Highway 111, for the purpose of developing further low cost housing.

The balance of the federal matching funds will be used for future development.

Desert Horizons Completed

From an initial purchase of 280-acres in 1978, from 17 different owners, the Desert Horizons Country Club project evolved just west of the current Civic Center complex at



Commercial Development Activities

A major attraction for the establishment of new commercial facilities includes the dual hostilities the Hyatt Grand Champions and the Stouffer Esmeralda, which together comprise the Indian Wells golf resort, sporting two 18-hole championship courses along with tennis facilities accommodating all forms of competitive surfaces. The resort hosts the Bob Hope Chrysler Invitational Golf Tournament held in January each year.

Two commercial projects complement the current amenities and boost the area's taxable sales of \$57.6 million from 142 permitted dealers in 1991. The initial approved project is a three-story, 132-room hotel, restaurant, coffee shop and meeting rooms totaling 145,000 square feet to be built on Club Drive in the current commercially-zoned area.

Another commercial area designed for expansion is a 34,000-square-foot office/commercial center to be located adjacent to Village I commercial complex located at the southwest corner of Cook Street and Highway 111. This center will consist of three buildings on 2.8 acres of land.

Other Housing Projects of Note

Even though a general adjustment flows downward of existing home prices (note below), new housing developments are currently planned or underway.

grading currently starts underway on the initial stages of the Heritage Development by Sunrise Desert Partners on a site north of Fred Waring at El Dorado Drive, just north of the Civic Center Complex. The 640-acre site will eventually accommodate a higher density project of 750 single-family homes and a golf course.

Thumbnail Sketch of the City

Since its incorporation in 1967, the community of Indian Wells has shown steady growth and stands second in the state in per capita income at \$48,743—over four times the state's average. Permanent residents have grown from 2,290 in 1987 to 2,918 in 1992—a 27.2 percent increase in that five-year period. During the winter the seasonal population increases to 6,618. Much of this progress has been due to the efforts of retired Mayor Richard Oliphant, who recently turned over his gavel to Bill Arenstein after eight years at that post, and a combined city council membership of 16 years.

Oliphant, a commercial real estate developer and owner, has been instrumental in steering the city through its developmental stages including the erection of their modern Civic Center Complex at El Dorado Drive and Highway 111. A

Housing Price Levels

	Detached Single-Family	Condominiums
Property Sample Population	81	86
Average Price	\$470,512	\$226,513
Median Price	\$425,000	\$235,000
Highest Price	\$1,114,000	\$445,000
Lowest Price	\$225,000*	\$49,000*

*Reflecting the soft market conditions in residential housing, detached single-family residences sell at about 20 percent below list price on the average, with condominiums about 10 percent below list price.

Despite the figures noted above,

Focus

City of

Ontario

1992

Year in Review . . .

universities and affordable housing.

Progressive Atmosphere

In addition, Ontario has a forward-looking city government that supports business development. Proof can be found in several major developments under construction or in the planning stages in the Ontario Airport Market Area. They include:

- The Ontario Center, a 513-acre, mixed-use development by Chevron Land and Development Company which offers housing, retail and office space. Empire Tower I, a nine-story Class A building with nearly 200,000 square feet of office space, is now ready for occupancy.

Ontario International now serves 6 million passengers annually and looks toward doubling that number by the year 2000.

- Centrelake Business Park, a 70-acre, master-planned office, retail, restaurant and hotel complex, also sits adjacent to the Ontario Airport. The six-story Centrelake Plaza building has reached full occupancy. One Lakeshore Centre—with two buildings and 183,000 square feet of space—is now 40 percent leased. The developers, Centremark of San Diego and Mission Land Group, are



well known for landmark projects.

- Kline Center, a 50-acre, master-planned business park, is situated between the San Bernardino freeway (I-10) and the airport. Two corporate office buildings have been completed, and a third will crown the project.
- The California Commerce Center, a 2,015-acre, master-planned business park adjoining Ontario International Airport, expects to employ more than 35,000 upon build-out. California Commerce Center also enjoys the benefit of its status as U.S. Foreign Trade Zone 50-1. This amenity saves firms thousands of dollars in duties and tariffs.

High Standards

New buildings in Ontario now follow high architectural standards and incorporate high-quality materials, including mahogany, chrome, marble and imported tiles, according to Norman J. Priest, the city's community economic development director. Developers also provide such attractive features as atriums, breezeways and "vestpocket parks."

While Ontario's skyline is growing, city officials are insuring that projects are spaced like "mileposts of success," according to Priest. For business owners, a new location in Ontario brings many advantages. They include:

- * absence of traffic congestion
- * plentiful parking
- * professional and support workforce
- * executive and affordable housing (priced about \$100,000 less than in neighboring Los Angeles and Orange County cities)
- * proximity to mountains, deserts, beaches, resorts, country clubs and

golf courses

- * convenient highway access
- * telecommuting facilities
- * direct national air service to all major cities
- * more than 3,100 hotel rooms
- * one of the largest foreign trade zones in Southern California

Like other Southland cities, Ontario occupies a prime Pacific Rim/Europe export location. Unlike those cities, it still has affordable land for development. Land costs equal less than one-third of those in comparable developments in the vicinity of LAX and John Wayne Airports.

For all these reasons and more, Ontario — once a tranquil agricultural town — plays a vital role in Southern California's business expansion.

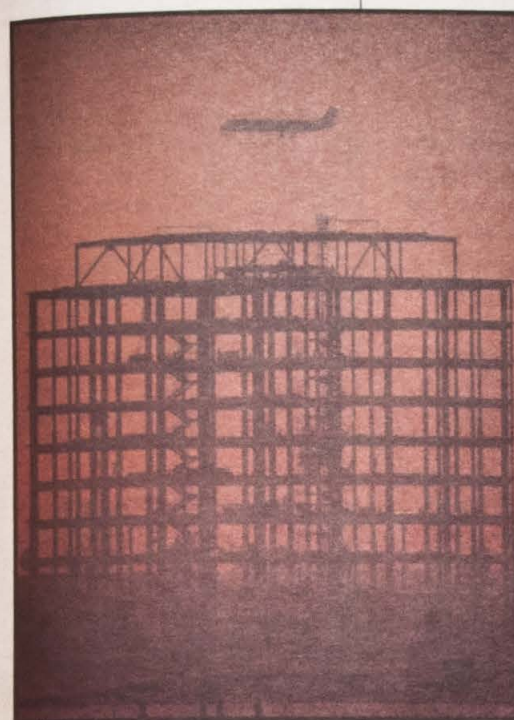
Ontario International Airport

Before we talk about Ontario International Airport's (ONT) future—one which promises to be an exciting one—we must talk a little bit about the past and a little more about the present.

In 1967, the city of Ontario sold the airport to the city of Los Angeles for \$1.3 million and the agreement to develop the inland airport as needed. Since the Los Angeles Department of Airports uses no state or local taxes, but rather depends on revenues generated by parking, rental leases and landing fees, the development of ONT is determined by its use: as more passengers demand more service, more airlines offer more service, thus attracting still more passengers. As this cycle continues to increase, the need to build a larger facility at Ontario becomes a reality. (It is a mistake to

1992

Year in Review . . .



build a larger facility before the demand exists, as many airports throughout the country have sadly discovered: they make payments on a facility that is not covering its costs). The important point to remember is that the decision to offer service—whether domestic or international—lies in the hands of the airlines, not the airport.

From 1980 through 1986, ONT marketed itself with the help of many local elected officials, chambers of commerce, visitors bureau and the airlines serving the airport. Thanks to this all-around community effort, more and more residents within ONT's service area began to use Ontario Airport instead of other airports in the Southern California region: ONT came into its own.

In 1989, the airlines at ONT served 5.2 million air passengers (MAP) and the promotion and marketing of the airport was replaced with an on-going "How to Use ONT" passenger information campaign designed to help the 5 million passengers through the 3 MAP terminal building. ONT began to feel the squeeze, if only at the beginning of summer and the year-end holidays.

Additional parking (4,000 spots) was constructed in 1988, when it became clear that hard times in the airline industry combined with bureaucratic red tape would delay the construction of ONT's new passenger terminal.

Although the construction of the terminal was delayed, development of ONT continued at a slow but

steady pace: a second runway had been added to the airport in 1981, with more parking in 1988. A new air traffic control tower was dedicated in 1986, and a special van and shuttle lane (1989) helped ease the congestion in front of the present terminal.

In 1990, a new cargo ramp opened to accommodate ONT's bustling air freight business, and a major air freight forwarder started construction of its own \$80 million

facility at the southeast corner of ONT. Even though the new passenger terminal had been delayed, construction at Ontario Airport was def-

United Parcel Service (UPS) opened a new 155-acre West Coast Air Hub within Ontario. After two years of construction, the \$53 million project began operation in September.

initely on the move, even during the present recessionary economy.

Today, this progress toward the ultimate build-out of ONT continues: work is complete on the \$2.5 million Airport Drive project, which will connect the front of the terminal to Archibald, Haven and other points east. A \$15 million taxiway project was awarded to a local construction company and will be completed soon. The passenger terminal in ONT's future—while the most visible part of the development—completes the final link in a continuing chain of construction and development in and around Ontario Airport.

What about ONT's future? Will the new terminal—capable of handling 9 MAP—ever be built?

Today, most of the obstacles which prevented the groundbreaking in 1989 have been eliminated: the final draft of the Environmental

Impact Report has been approved. The design plans for the new terminal are being updated for stricter seismic and security requirements, a process which is nearly complete. The Department of Airports' management currently seeks the \$250 million needed to finance the new passenger terminal.

More passengers than ever use Ontario International Airport. The earliest date the groundbreaking can take place will occur in 1993. The 600,000-square-foot terminal, together with its parking and road access, will take two or three years to construct.

This means that ONT will face its greatest challenge in the next five years, as this airport in transition continues to serve 6 MAP in the present and prepares to serve 9 MAP in the near future.

United Parcel Service

United Parcel Service (UPS) opened a new 155-acre West Coast Air Hub within Ontario. After two years of construction, the \$53 million project began operation in September. This new facility is projected to induce business growth in the area and have a direct economic benefit of about \$515 million to the Inland Empire.

United Parcel Service employs more than 256,000 people worldwide. The West Coast Air Hub will employ about 1,200 people both full and part time. The main sort building houses the West Coast International Air packages for the Inland Empire.

It is capable of sorting 28,000 pieces per hour to 48 different UPS distribution facilities. The delivery operation can ultimately expand to house eight centers and 300 drivers.

Focus

City of

Ontario

The aircraft staging ramp employs 500 part-time people responsible for loading and unloading all aircraft.

A customer counter is also included in this new facility. In addition to the customary receiving services, the customer may pick up any shipping supplies needed. As an added convenience, the counter stays open from 1:00 a.m. to 7:00 p.m. Monday through Friday for all UPS service offerings.

The Ontario facility plays an integral part in UPS's hub-and-spoke system, which helps tie together 180 countries and territories covering 4 billion people. The hub also offers specialized services on site such as port of entry and export for international shipping. U.S. Customs, U.S. Department of Agriculture, and Customhouse Brokerage.

The UPS West Coast Air Hub is a major investment by UPS and remains as part of the overall commitment to the future of the Inland Empire. UPS is confident that the implementation of this new facility will foster partnerships within the business community, providing the platform for the Inland Empire's future economic growth. For information regarding the service offerings of United Parcel Service, please call 800/222-8333. Δ



Focus

City of

Perris

1992

Year in Review . . .

focusing on tourist-related aviation activities.

* Major road improvements on Highway 74 will provide a four-lane road with medians, and signs at the intersection throughout the downtown.

* The Orange Empire Railway Museum, in cooperation with the city and economic agency, are developing a plan for regular weekend museum activity that will upgrade the existing rail trackage over a five block area. This project is with the cooperation of RCTC and the Santa Fe Railroad.

* The Perris Redevelopment Agency has undertaken the following projects:

- Provided about \$3.5 million for residential construction that will furnish housing for low and moderate income residents of the community and make local jobs available.

- Interim streetscape improvements.
- Façade rehabilitation program: conceptual design services at no cost and financial support for façade renovation for qualifying buildings.

- Sign rebates: rebates to businesses for the removal of unlawful signs.

- Graffiti removal program: provide removal service within 24 hours.

- Interim sign ordinance: fast tracking the passage of an ordinance controlling downtown signs.

- Financial assistance for Best Western Motel located on Highway 74.

* The city of Perris entered into a partnership with the Perris Valley Chamber of Commerce at an estimated cost of \$16,000. One of the many programs that the city and chamber will organize is the adoption of a volunteer program. The Perris Volunteer Program is multi-faceted as it provides additional services to the community, along with opportunities for others to develop skills by assisting in various city department offices. The program has long-term benefits to the community and its citizens as we expand its scope to include such programs as Adopt-A-Park, Police Reserves, Graffiti Removal and other community programs that can and will be run by volunteers. The program is administered through a contract agreement between the city of Perris and the Perris Valley Chamber of Commerce.

Perris is made up of people with a zest for living, and who are proud of their heritage. Since incorporation on May 26, 1911, Perris has been a city of opportunity for those who are

willing to accept a challenge. For Perris, the future still consists of unlimited possibilities. Δ

Judith C. Baitinger, mayor: "One of the amazing aspects of a small city is that we all know each other—that



in itself is a positive factor. As a city council, we have changed from a reactive to a proactive city government, and the results are unmeasurable. While

the rest of the area is in a recession, we are creating jobs and rejuvenating our city. Some of the changes made this past year were the hiring of a new city manager and chief of police; the enactment of a partnership with the Perris Valley Chamber of Commerce to encourage more business development; and the development of an aggressive redevelopment program."

Sam Torres, council member: "This past year has been marked with tremendous changes for the city of Perris. Some may call it innovative, but I



would characterize the changes as smart, business-like, understanding and sensitive to the needs of our community. Pragmatic thinking is the trend in the city of Perris. I believe larger metropolitan areas and our local and state leaders could benefit from what is being practiced here. Perris is experiencing a major transition that can be attributed to the cooperation of all departments within the city and local businesses."

Robert Fletcher, mayor pro tem:

"It has been a pleasure for me to serve on the Perris City Council this past year as mayor pro tem. I am proud of the accomplishments that



were achieved with a cohesive city council that has had the interest of

the citizens of the city as its primary focus."



Robert S. Fliehm, council member: "I am very proud of the accomplishments of the Redevelopment Program that was initiated by the city for the residents."

Robert Liebold, council member:



"Perris is an incredibly dynamic city with unlimited potentials. As city council, we have had the opportunity to set standards and create a future for this city that can be a standard for other areas to strive for. This is a big responsibility for a small community, but one we are sure to achieve."

Michael N. Napolitano, city manager: "We have a progressive



agenda to give our city a cosmetic face-lift, heighten the quality of life and promote economic development that will boost the job market for citizens of

Perris. It is also our intent to create an enterprising environment that will entice more industries into this area."

John Denver, president of the Perris Valley Chamber of Commerce: "Perris has come along way this year. In

addition to the many physical improvements, the city has strengthened the community by investing in community projects that help both, businesses and people. Perris is no longer the city my father knew!" Δ



The most affordable master-planned community in The Inland Empire.

Now Open!

With acres of parks, new shops and schools, right across from Lake Perris. Boating, fishing and hiking are just across the street!

Our two new communities of 3 and 4 bedroom homes...

Priced from the \$80,000s.

California Skyline and California Sunrise
at May Ranch. Perris. (909) 657-6995.

Take the Pomona Fwy. (60) east to Hwy. 215 south.

Exit on Ramona Exprwy. and turn left, then turn right on Evans Rd. to the Information Center.

Kaufman & Broad
The Home More Californians Come Home To.™



© and ™ 1992 Kaufman and Broad Home Corporation. Reference to Inland Empire excludes desert and age restricted communities. Parks, shops, and schools are currently planned for the community, but are not under construction. Kaufman and Broad cannot guarantee that such facilities will be completed by any particular date. Prices and terms subject to change and prior sale. Selected lots require premiums and predetermined options. See Sales Representative for further details.



THAT WAS THEN . . .

Renowned in the '60s as *the* resort putting course, Camp Riviera organized children's activities, Bolero's Steak House and the Sonny Bono Restaurant surprises. A complete recreational complex including an 18-hole

1600 N. Indian Canyon Drive
Palm Springs, California 92262
A HARBAUGH HOTEL



RESORT & RACQUET CLUB

Call 800-444-8311
or 619-327-8311.

Reawakening the Legend

THIS IS WOW!



Focus

City of



Bucking a recession-plagued economy, Palm Springs set its sights in 1992 on reinforcing its image as one of the nation's premier desert resorts.

Last year witnessed the start of an ambitious, multi-million dollar downtown revitalization program; a more aggressive marketing strategy, designed to attract even greater numbers of tourists and convention groups; and a host of spectacular special events that lured thousands of visitors to the internationally renowned winter playground.

The Agua Caliente Band of Cahuilla Indians, major landowners in the city, repealed a long-standing tribal ordinance prohibiting gambling. They announced plans to open a high-stakes gaming casino in conjunction with Caesars World of Las Vegas. The business-oriented band also decided to spend \$15 million to buy and renovate the landmark Spa Hotel.

The past year also saw major expansion projects taking place at the city-operated Palm Springs Regional Airport, which serves the entire Coachella Valley, and at Desert Hospital, the city's major health care facility.

A permanent population of 41,000 swells to a seasonal high of about 80,000 during the winter months. The city government has been hard-pressed to keep up with the needs of a growing community in the face of sharply diminished traditional state and federal funding and an anemic economy.

Despite budgetary constraints,

1992

Year in Review . . .

however, city officials show optimism that they can revitalize the downtown area through "The Village of Palm Springs Comprehensive Development Plan," which began taking shape in 1992. A vibrant downtown is considered essential to enhancing tourism, the city's leading industry.

A look back at what was accomplished in 1992 reveals the following highlights:

Downtown Revitalization

Construction began on a major downtown revitalization project with the installation of decorative street-lighting fixtures on Palm Canyon Drive and three sets of poles holding banners for promotion and special events. The "festival-retail" theme centers around the Old Plaza shopping complex, which is being refurbished by its owners, according to Jerry Ogburn, director of Palm Spring's Downtown Development Center.

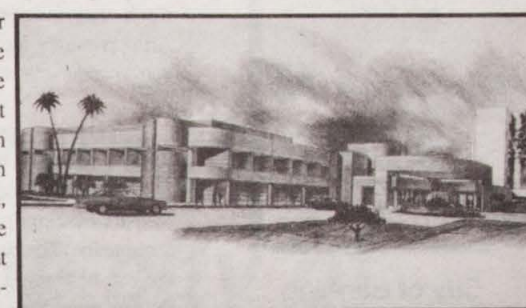
The project includes installation of intersection paving stones, replacement of all traffic signals and block-by-block replacement of a major water pipeline. The "festival-retail" theme is already visible near the historic Plaza Theatre, home of the highly successful "Fabulous Palm Springs Follies" stage show, which began its sold-out run in January and led to the opening of the adjacent Peabody's Coffee Bar and Jazz Club and a pizza restaurant.

Major Civic Events

The third annual Palm Springs International Film Festival in January, a 10-day showcase for exciting new international and American films, became both a critical and box-office success. The 8th annual Palm Springs Road Races in November drew more than 40,000 racing enthusiasts to the event, which honored racing great Roger Penske and featured a celebration of the Chevrolet Corvette's 40th anniversary.

Meanwhile, city officials announced plans for a new spring event, "The Palm Springs Harvest Days and Wildflower Festival," which will see Palm Canyon Drive closed off to traffic in April for street entertainment by various bands, wind energy and other exhibits, claim to "the world's largest fashion show," dances, a book fair, children's games

and a street-rod car show. During the past year, the weekly VillageFest happened on Thursday nights in the downtown area, drawing large crowds to the event featuring entertainment, food booths and arts and crafts sales.



New Desert Hospital facility housing emergency/trauma center, women and infants center and radiology center was constructed in 1992.

Regional Airport Expansion

Major expansion of Palm Springs Regional Airport saw construction of a 4,970-foot parallel runway for general aviation use, providing greater flexibility to facilitate commercial air traffic on the existing 8,500-foot runway, according to Allen Smoot, the city's aviation director. The first phase of airport terminal expansion also was completed, with the busy terminal rebuilt and remodeled and the baggage claim area tripled in size. The project included the addition of an emergency command center.

Education

The Palm Springs Unified School District received a much-needed financial boost in November when voters approved a \$70 million bond issue for new school construction and renovation of existing facilities. A new elementary school was opened in September and district officials were in the process of bidding for seven school construction projects totaling \$30 million that will be built over the next six to 18 months.

Indian Gaming

The Agua Caliente Band of Cahuilla Indians decided in November to join forces with Caesar's World Inc. of Las Vegas to build a \$20 million, 80,000-square foot gaming facility on tribal land. The project, which will include stores, restaurants and entertainment, is expected to provide a significant boost to the city's economy.

Health Care

Major expansion of Desert Hospital during the year included construction of a 76,000-square-foot, multi-story structure that will house a women and infants center, emergen-

cy/trauma center and radiology imaging center at a cost of about \$26 million.

Construction also was underway on the hospital grounds of El Mirador Medical Plaza-Palm Springs, a \$28 million project that will house a comprehensive outpatient center and 40 to 50 medical offices, in addition to two floors of underground parking.

Resort Hotel Development

Plans proceeded during the year for the Canyon Park Hotel and Spa project, a resort in the southern part of the city priced at nearly \$1 billion. The project will include a 350-room hotel, 350-estate-size homes, a golf course and a retail and restaurant complex in a 746-acre area.

Meanwhile, ShadowRock Ventures, a development group, acquired 1,120 acres of land on both sides of the road leading to the Palm Springs Aerial Tramway. They plan on building a 60-room hotel, golf course, meeting facilities, a country club, two restaurants, a spa and fitness center, 200 condominiums and 119-single-family lots.

The 480-room resort hotel formerly known as the Radisson Palm Springs Resort, returned to its original name, the Palm Springs Riviera Resort and Racquet Club, in 1992 and also completed a multi-million dollar renovation.

The project included complete renovation of all rooms and suites; a new entryway and two-story lobby area; new carpeting throughout; renovation of the elegant, 20,000-square-foot Grand Ballroom of the resort, which encompasses the Sonny Bono Racquet Club; and refurbishing of the hotel's signature restaurant. The upgrade also added an 18-hole championship golf putting course and courts for various other sports. Δ



Mayor Lloyd Maryanov
"...Pragmatic government"



Decorative new street-lamps are one element of Palm Springs Downtown Revitalization project.



Allen Smoot,
Airport Chief
"We're expanding."

Focus

City of

1992

Year in Review . . .

Banning

City of Banning Scenic Gateway

The city of Banning is strategically located along I-10 between the Inland Empire and the Coachella Valley, at 2,400 feet, in the San Geronio Pass. The city, incorporated in 1913, has a rich and colorful history. Initially, Banning served as a stagecoach and railway stop between the Arizona Territories and Los Angeles.

It has also provided significant agriculture, with numerous cattle ranches and orchards. This history has contributed to the spirit of pioneer resourcefulness which characterizes the community today. Clean air and ample water supplies add to the numerous amenities which make Banning a logical choice as the next developmental opportunity in the Southern California area.

The city has prepared itself for development by having in place: 1) a comprehensive and progressive zoning and land use plan; 2) a school district/city partnership which is committed to educational excellence for every child in the community; 3) an ample supply of water for present and future users; 4) a municipally owned electric, water and sewer utilities to insure delivery of those services at a reasonable cost to residents and businesses; 5) a first-rate fire and police department; 6) a user-friendly local government staff, dedicated to the principle of service-first; 7) a municipal airport; and 8) a recently approved major new 400,000-square foot-shopping mall within the city.

Additionally, the Banning city council has demonstrated a commitment to preserving the qualities that have created the city's unique niche in the Southern California marketplace. The clean air and small town atmosphere, affordable land costs, and convenient vehicular access to the Palm Springs resorts or the major metropolitan areas of San Diego, Inland Empire, Los Angeles and adjacent beach cities further enhance the

city's attractiveness to development. An opportunity has been reserved for you to come and share in our exciting future.

Banning also has set in place two redevelopment areas, and actively seeks and recruits new commercial and industrial enterprises to locate in the community. The city helped to lead in the establishment of an Economic Development Group whose sole purpose was to encourage new businesses to develop in the area. Demand for residential development remains strong, and a wide range of affordable, high-quality projects are either under construction, or in the planning stages. The redevelopment agency and the city share a vision as full partners of sound and responsible economic development and quality growth in the community.

In addition to the city's rich historical past, residents also enjoy a variety of cultural pursuits of which few communities can boast. Whether it be the pageantry of the city's annual Stagecoach Days celebration parade, the area's annual Cherry Festival, or the apple harvest at Oak Glen, the Pass Area has much to offer for those who have an appetite for outdoor activities. The area also offers nearby educational opportunities for those who desire to improve either their own professional skills, or those of their employees.

Banning has many institutions of higher learning within an easy commute: the University of California at Riverside, California State University-San Bernardino, and the University of Redlands. Community Colleges close by include San Jacinto Community College, Riverside Community College, San Bernardino Valley College and the College of the Desert.

The Pass Area and adjacent communities burst alive with other cultural resources, as well. The Highland Springs Resort is well known for its fine dining, and offers live theater productions during the winter and spring seasons.

A series of "Evenings in the Park" feature a variety of musical entertainment during the summer months at the

Community Playhouse Bowl. The community colleges and universities provide numerous, economical performances, dramatic and musical, for the viewing and listening pleasure of area residents and their guests.

The city of Banning prides itself on a high quality of life, its mix of high range homes and abundant supply of affordably priced homes, as well as its industrial/commercial development. We have an expanding and skilled labor force. Retail businesses have recognized the strong potential for growth within the city. With a central location, and good freeway access, Banning can play a key role in attracting new business and industry to the area. The city is also dedicated to being known as the Inland Empire community that will meet the needs of new and expanding businesses.



Roosevelt Williams
Chairman City of Banning
Community Redevelopment Agency

List of Successes

Clean air and ample water supplies add to the numerous amenities which make Banning a logical choice as the next developmental opportunity in the Southern California area.

Sunset Shopping Center - The Banning City Council approved the Development Agreement for the construction of a 400,000-square-foot shopping mall. The mall is scheduled for construction in 1994. One of the anchor tenants will be a

100,000 Wal-Mart store.

As a part of the construction of the new mall, the developer will provide a railroad underpass, on and off-site storm drain improvements and new street improvements. The project, once completed, will likely bring significant additional sales tax dollars to the community and add between 800 and 1,000 new permanent jobs.

Additional projects in process include:

(1) The city recently approved a major amendment to Presley of Southern California's Sun Lakes Country Club Specific Plan project located south of I-10 and east of and adjacent to Highland Springs Avenue. The amendment covers about 114 acres and includes the construction of an executive golf course and clubhouse, 312-single-family residences, 524-multiple family units, and 832,472-square-feet of commercial and industrial development.

Grading associated with the golf course is anticipated to commence in the middle of the year.

(2) Public hearings on a major amendment to the city's Deutsch Specific Plan are contemplated in February/March. The amendment will encompass about 1,550 acres located north of I-10 and east of and adjacent to Highland Springs Avenue. An 18-hole championship golf course provides the central theme and includes a clubhouse and driving range. The project provides for a variety of residential densities, commercial uses, parks and schools. The number of dwelling units in the project will increase from 3,853 to 5,900.

(3) Annexation procedures are underway to incorporate about 1,560 acres into the city. The property is commonly referred to as the "Black Bench Ranch" and is located north of I-10, the Deutsch Specific Plan and the Highland Springs Resort. The project will include the construction of about 1,500 dwelling units. Development will include many luxury homes with emphasis on an equestrian lifestyle.

(4) An application from Loma Linda University still awaits for annexation of about 900-acres located immediately north of city limits in an area commonly referred to as "Banning Bench." It is anticipated that the project will include an 18-hole championship golf course, a large estate lot single-family residential development and supporting neighborhood commercial development.

(5) An application from Highland Springs Resort is pending for annexation of about 1,000 acres located immediately north of the Deutsch Specific Plan and south of the Black Bench Ranch project. The ultimate master plan includes resort complex development, conference facilities, residential, commercial and an 18-hole golf course.

In addition to the ongoing construction occurring in Presley of Southern California's Sun Lakes Country Club project, the city has approved 12 subdivisions which are either under construction or are in the process of being recorded. These subdivisions provide for the construction of nearly 600 dwelling units. Δ

The staffs of the Chamber of Commerce and the city of Banning wish each and every business and their employees a very prosperous and Happy New Year!

Highland Springs Resort & Conference Center

10600 Highland Springs Ave., Cherry Valley, CA 92223
(714) 845-1151 (800) 735-2948

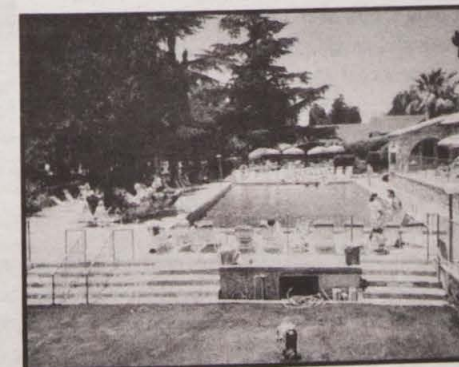
Affordable meeting facilities for up to 300 people.

\$15.50 per person includes comfortable meeting room, coffee breaks, Continental breakfast, lunch, tax and tip.

\$63.00 person includes meeting room for two weekdays, pleasant overnight accommodations (dbl. occ.), lunch, dinner, breakfast, lunch, coffee breaks, tax and tip.

The perfect location.

Midway between the desert communities and the Inland Empire, nestled against the foothills of Cherry Valley, near the towns of Banning and Beaumont.



A haven of comfort, quietness and informality, Highland Springs Resort offers a refreshing change from confining, sterile hotels. Our serene natural setting is studded with majestic oak trees, towering cedars, rows of silver olive trees, neatly trimmed hedges, bountiful rose gardens, meandering wooded footpaths and sprawling immaculate deep green lawns.



Join us for our Second Season at the Historic
HIGHLAND SPRINGS RESORT
in beautiful Cherry Valley

ENJOY A DELICIOUS MEAL BEFORE THE SHOW

FRIDAY & SATURDAY - FULL SIT-DOWN TABLE SERVICE
THURSDAY EVENINGS & SUNDAY MATINEES - A SUMPTUOUS BUFFET.

January	"SAME TIME NEXT YEAR"
February	"CABARET NIGHT"
March	"YOU'RE A GOOD MAN CHARLIE BROWN"
April	"SOCIAL SECURITY"
May	"RODGERS, HART & HAMMERSTEIN"
June	"MURDER AT THE HOWARD JOHNSON'S"
July	"ARSENIC & OLD LACE"
August	"CRAZY WORDS, CRAZY TUNES"
September	"THE FANTASTICS"
October	"DIRTY WORK AT THE CROSSROADS"
November	"OH WHAT A HULLABALOO"

\$27.50 - \$37.50 PER PERSON INCLUDES:
DINNER • SHOW • TAX & TIP

Special rates available for a full table of eight people and for groups of twenty or more.

SEASON TICKETS ON SALE NOW

Five to Seven Shows **SAVE 10%**
Eight or More Shows **SAVE 15%**

For Season Ticket Information CALL • 909-845-1151